IN THE UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF TEXAS WACO DIVISION

SECURITIES AND EXCHANGE COMMISSION,	§	
	§	
V.	§	Case No. 6:23-cv-00321
	§	
ROY W. HILL, et al.	§	

APPENDIX IN SUPPORT OF UNOPPOSED MOTION TO APPOINT APPRAISERS, TO APPROVE APPRAISALS, AND TO SET A HEARING TO CONSIDER CONFIRMATION OF THE SALE OF REAL ESTATE IN OCALA, FLORIDA

Receiver ALBERT C. "TRÉ" BLACK, III (the "Receiver") tenders this appendix in support of the above-titled real estate sale motion.

Respectfully submitted,

/s/ Dennis Roossien
Dennis L. Roossien, Jr.

SBN: 00784873 MUNSCH HARDT KOPF & HARR, P.C. 500 N. Akard Street, Suite 3800 Dallas, Texas 75201-6659

Telephone: (214) 855-7535 Email: droossien@munsch.com

ATTORNEY FOR RECEIVER

CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing was served on all counsel of record via ECF contemporaneously with its filing.

/s/ Dennis Roossien
Dennis L. Roossien, Jr.

APPRAISAL OF REAL PROPERTY



LOCATED AT

10579 SW 11th Ter Ocala, FL 34476 SEC 30 TWP 16 RGE 22 PLAT BOOK 006 PAGE 097 EQUINE ESTATES LOT 17

FOR

Alek Wietrzykowski 1133 S. Madison Ave Dallas, TX 75208

OPINION OF VALUE

1,150,000

AS OF

11/10/2023

BY

Jon A. Dawson, SRA
Dawson Appraisal Services, LLC
13689 Granger Ave
Orlando, FL 32827
(407) 718-1089
appraiser.cfl@gmail.com
www.dawsonappraisals.com

•	Client File #:	10579 SW 11th Ter	Appraisal File	# : 1057	9 SW 11th Te	er
		Appraisa	al Report	·Resid	lential	
■■■■	Appraisal Company	/: Dawson Appraisa	l Services, LLC			
AI Reports™	Address: 1368	9 Granger Ave, Orland	o, FL 32827			
Form 100.05*	Phone: (407) 71	8-1089 Fax: (40)7) 482-6639	Nebsite: www.d	awsonapprai	sals.com
Appraiser: Jon A. Dawson, S	SRA		Co-Appraiser:			
Al Membership (if any): X SRA	A 🗌 MAI 🗌 SRPA	AI-GRS AI-RRS	Al Membership (if any)	: SRA	MAI 🗌 SRPA	AI-GRS AI-RRS
Al Status (if any): Candidate for	or Designation	Practicing Affiliate	Al Status (if any):	Candidate for Desi	gnation	Practicing Affiliate
Other Professional Affiliation:	Orlando Regiona	Realtor Association	Other Professional Affi	liation:		
E-mail: appraiser.cfl@gmail	l.com		E-mail:			
Client: Alek Wietrzykowski			Contact: Alek Wiet	rzykowski		
Address: 1133 S. Madison Av	/e, Dallas, TX 752	08				
Phone: 469-513-9226 SUBJECT PROPERTY IDENTIFIC	Fax:		E-mail: awietrzyk	owski@otsl.con	n	
Address: 10579 SW 11th T						
City: Ocala	CI	County: Marion		State: FL	ZIP:	34476
<u> </u>	WP 16 RGF 22 P	LAT BOOK 006 PAGE	097 FOUINE ESTAT			04470
220 00 T		2711 20011 0001 7102	007 EQ0.11E E0171	. 20 20		
Tax Parcel #: 37338-017-00)		RE Taxes:	17,293	Tax Ye	ear: 2023
Use of the Real Estate As of the Da		Improved agricult		,		
Use of the Real Estate Reflected in	the Appraisal:	Improved agricult				
Opinion of highest and best use (if		<u> </u>	pest use is its current	use - as an imi	oroved agricu	Itural property.
SUBJECT PROPERTY HISTORY	· /	····				
Owner of Record: Eric Shell	y & Margaret Lee					
Description and analysis of sales w	vithin 3 years (minim	um) prior to effective date	of value: Se	e attached adde	enda.	
Description and analysis of a masses		tal Battana and anti-	NI		EDM 0	
Description and analysis of agreem	ients of sale (contrac	cts), listings, and options:	None	per client and M	FRMLS.	
RECONCILIATIONS AND CONC	LUSIONS					
Indication of Value by Sales Compa	arison Approach		\$ 1,150,000			
Indication of Value by Cost Approa	ch		\$ 1,152,256			
Indication of Value by Income Appr	oach		\$			
Final Reconciliation of the Methods best reflects the actions of buy depreciation and sparse similar reconciled opinion of market v	ers and sellers in ar recently sold co	the marketplace. The		ie is applicable	due to the su	bject's limited
The income approach to value comparable rentals, and the value from this analysis.						
Opinion of Value as of:	11/10/20	23	\$ 1,150,000			
Exposure Time: The subject'		sure time is 30-90 days)-90 davs.		
The above opinion is subje		netical Conditions and/			cited on the follo	nwing page
ino abovo opinion lo oubje		.ccar contantionio and/		.coampaono (g pago.

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Client:	Alek Wietrzykowski	Client File #:	10579 SW 11th Ter
Subject Property:	10579 SW 11th Ter, Ocala, FL 34476	Appraisal File #:	10579 SW 11th Ter

ASSIGNMENT PARAMETERS			
Intended User(s): The intended user of this report is the Client and Albe	ert (Tré) Black III. There are no other named intended users.		
Intended Use: The Intended Use is for receivership.			
This report is not intended by the appraiser for any other use or by any other user. $ \\$			
Type of Value: Market Value Eff	fective Date of Value: 11/10/2023		
Interest Appraised: X Fee Simple Leasehold Other			
Hypothetical Conditions: (A hypothetical condition is that which is contrary to of analysis. Any hypothetical condition may affect the assignment results.) T	o what exists, but is asserted by the appraiser for the purpose his appraisal includes no hypothetical conditions.		
Extraordinary Assumptions: (An extraordinary assumption is directly related to be factual. If found to be false this assumption could alter the appraiser's the assignment results.) This appraisal includes no extraordinary assum	opinions or conclusions. Any extraordinary assumption may affect aptions.		
This is an Appraisal Report in accordance with Standard Rule 2-2(a) of the Uniform Standard Rule 2-2(b) of the Uniform Standard Rule 2-2(b	tandard of Professional Appraisal Practice (USPAP).		
SCOPE OF WORK Definition: The scope of work is the type and extent of research and analyst property is identified, the extent to which tangible property is inspected, the applied to arrive at credible opinions or conclusions. The specific scope of the state of the specific scope of th	type and extent of data research, and the type and extent of analysis		
Scope of Subject Property Inspection/Data Sources Utilized	Approaches to Value Developed		
Appraiser Property Inspection: ✓ Yes No Date of Inspection: 11/10/2023 Describe Scope of Property Inspection, Source of Area Calculations and Data Sources Consulted: The county property appraiser's website	Cost Approach: Is necessary for credible results and is developed in this analysis Is not necessary for credible results; not developed in this analysis Is not necessary for credible results but is developed in this analysis		
and the local MLS were consulted for this assignment. See the attached addendum for the scope of work. Co-Appraiser	Sales Comparison Approach: Is necessary for credible results and is developed in this analysis Is not necessary for credible results; not developed in this analysis Is not necessary for credible results but is developed in this analysis		
Property Inspection:			
Date of Inspection: Describe Scope of Property Inspection, Source of Area Calculations and Data Sources Consulted:	Income Approach: ☐ Is necessary for credible results and is developed in this analysis ☑ Is not necessary for credible results; not developed in this analysis ☐ Is not necessary for credible results but is developed in this analysis		
Additional Scope of Work Comments: See attached addenda.			
Significant Real Property Appraisal Assistance: 🔀 None 🗌 Disclose Nam	e(s) and contribution:		

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Client

Client:	Alek Wietrzykowski				CI	Client File #:		10579 SW 11th Ter	
Subject Property:	10579 SW 1	1th Ter, Oc	ala, FL 34476	<u> </u>		A	ppraisal File #:		10579 SW 11th Ter
						·			
MARKET AREA ANALYS									
Location	Built Up		Growth		Supply & Demand		Value Trend		Typical Marketing Time
Urban	Under 25%		Rapid		Shortage		Increasin	g	■ Under 3 Months
Suburban	25-75%	,	☐ Stable		In Balance		X Stable		3-6 Months
X Rural	Over 75%	Ď	X Slow		Over Supply		Decreasion	ng	Over 6 Months
Neighborhood Sir	ngle Family Pro	file		Neighborho	od Land Use		Neighborhoo	d Name:	Ocala (Equine
Price		Age					Estates)		
140,000 Lo	w	0	1 Family		Commercial	5%	PUD 🔀 Co	ondo 🔲	HOA: \$ 158/ month
2,500,000 Hi	gh	100	Condo		Vacant	15%	Amenities:	None (p	private roads; entry/exit
712,500 Predor	minant	24	Multifamily	<u></u>	Other	35%	gate)		
Market area description and characteristics: The subject's neighborhood boundaries include: SW 42nd Street to the north, Interstate-75 to the west, Highway-44 to the south, and Highway-301 to the east. See the neighborhood analysis in the attached general text addendum, and the market analysis in the attached market conditions report. *Other = parks & recreation, religious facilities, schools, and other public facilities (5%); agricultural (30%).									
SITE ANALYSIS Dimensions: 360 x View: Residential	Dimensions: 360 x 1,210 (subject-to survey) Area: 10.00 ac								
Drainage: Adequate Site Similarity/Conformity		hood			Zoning/Deed Re	dential estriction			
Size:	To Holginson	View:					L/CED	Covenan	ts, Condition & Restrictions
l <u> </u>					Zoning: A1-Ag	_	-	X Yes	No Unknown
Smaller than Typical		Favorable	ţ		permitted. Min				
▼ Typical		X Typical			_	No zonin	-		nts Reviewed
Larger than Typical		Less thar	ı Favorable		Legal, non-co	onforming		Yes	
Here					☐ Illegal			Ground F	Rent \$ n/a/
Utilities					Off Site Improve		M D : .		
Electric Number	_	-			Street	Publi			halt
Gas		-			Alley	☐ Publi	c ∐ Privat	e <u>Nor</u>	ie
Water 🗌 Pul	blic 🔀 Oth	er <u>Well</u>			Sidewalk	Publi	c 🗌 Privat	e <u>Nor</u>	ıe
Sewer	blic 🔀 Oth	er <u>Septic</u>			Street Lights	Publi	c 🗌 Privat	e <u>Nor</u>	ie
standard in this area are common to the compare There are no known or working farm. Any historeal property. This apphilighest AND BEST US	e site condition do not ad rables in the obvious agrorical or poteraisal does raisal does raisal does does does does does does does does	ons (contam versely affer sales comp ricultural and ential future inot include a	ninated soil, went market valuarison grid. A I/or other income from to a source I/or value assource	vetlands, ea ue or marke as such, spo ome produc the propert ociated with	asements) or exetability. Public vectability. Public vectal considerations are under a considerations of the constant of the c	eternal in water an ions are regarding oing cond ness inco	fluences. Pr d sewer are not necessa g the subjectern, and no	ivate wel not avai ary. t propert	y. The subject is not a

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June 2017

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Client:	Alek Wietrzykowski	Client File #:	10579 SW 11th Ter
Subject Property:	10579 SW 11th Ter, Ocala, FL 34476	Appraisal File #:	10579 SW 11th Ter

IMPROVEMENTS A	NALYSIS													
General	Des	ign: Con	temporary	No. of U	Jnits:	1	No. of S	Stories: 1		Actual Age:	6 years	Effective A	ge: 6 years	;
■ Existing □ Und	er Constru		Proposed	☐ Attac	ched		⋈ Deta	ched		☐ Manufac	tured	☐ Modula	<u> </u>	
Other:			-											
Exterior Elements	Root	fing: A	sphalt Shin	ale		Siding	i: Cor	ncrete Bl	ock/St	ucco	Windows:	Vinvl/Dou	ıblePane/Avç	נ
▼ Patio Covered		☐ Deck			N Por		Covered			00l None		Fence v		2
Other: Three-stall b	barn with		n				, o v o i o u		1—	110110	-		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Interior Elements			ile & Carpet			Walls:	: Dry	wall			Fireplace	# 0		
Kitchen: X Refrige			Oven 🔀		X	Microv		V Dishwas	sher	Countertops	· - ·			
Other:	rutor Z	riungo _E	<u>, 01011 </u>	1 411/11004				3 Dioiiwa		Countortopo	· ivaturar	JUNE		
Foundation		Crawl Spac	-Δ			X Sla	ah Con	crete Sla	.h		Basemen	 		
Other:		orawi opac				Z OIC	ab Con	iciete Sia	aD .		Dascincii			
Attic		None \square	Scuttle			M Dr	op Stair	Vaa		Stairway		Finish	ad	
								Yes	L	Jalanway	Air Condition			
Mechanicals		C: Centr			Caraa	Fuel:	Electri		Corn	- wt	Air Condition	•	tral	
Car Storage		Driveway	Concrete		Garag		Car Gar		Carp			Finished		
Other Elements				, ,						.	en cabinets,		steel	
appliances, natura		ounters th	roughout, c	ceiling fan	is, cus	stom b	ouilt-in c	loset org	anize	rs, two wate	er heaters, ar	nd a water		
softening/filtration	system.													
Above Grade Gross I	Livina Aro	o (CLA)												
Above Grade Gross i			Kitchen	Den	Eomily		Poo	Bedrms	# Bat	ho Hility	Othe	_	Area Sq. Ft.	
Level 1	Living 1	Dining 1	1	Den	Family 1	_	Rec.	3	# Bai		Otrie	Г		3,369
Level 2	1	<u>'</u>	1		<u> </u>				3.0	, ,				,,509
2010.2														
Finished area above g	grade conta	ains:	Bedroom(s)	: 3			Bath(s	s): 3.0			GLA: 3,3	69		
			. ,		imary	above		-	ments	are best de			I UAD definiti	ion
Finished area above g	ade Improv		. ,		imary	above		-	ments	are best de			UAD definit	ion
Finished area above g	ade Improv		. ,		imary	above		-	ments	are best de			l UAD definiti	ion
Finished area above g	ade Improv		. ,		imary	above		-	ments	are best de			I UAD definiti	ion
Finished area above g Summarize Above Gra for quality rating Q	ade Improv 3.	vements:	. ,		imary	above		-	ments	are best de			I UAD definiti	ion
Finished area above g	ade Improv 3.	vements:	. ,		imary :	above		-	ments	are best de	escribed in th	e attached		ion
Finished area above g Summarize Above Gra for quality rating Q Below Grade Area or	ade Improv 3.	vements:	. ,		mary Family			-	ments		scribed in th	e attached	I UAD definit Area Sq. Ft.	
Finished area above grammarize Above Grammarize Above Grade Area or Below Grade	ade Improv 3.	rements:	The sul	bject's pri			e-grade	improver			escribed in th	e attached		
Finished area above g Summarize Above Gra for quality rating Q Below Grade Area or	ade Improv 3.	rements:	The sul	bject's pri			e-grade	improver			scribed in th	e attached		ion 0
Finished area above gramarize Above Grafor quality rating Q Below Grade Area or Below Grade Other Area	ade Improv 13. Other Are	vements: a Dining	The sul	Den	Family	1	e-grade	improver			scribed in th	e attached		
Finished area above grammarize Above Grammarize Above Grade Area or Below Grade	ade Improv 13. Other Are	vements: a Dining	The sul	Den		1	e-grade	improver			scribed in th	e attached		
Finished area above gramarize Above Grafor quality rating Q Below Grade Area or Below Grade Other Area	ade Improv 13. Other Are	vements: a Dining	The sul	Den	Family	1	e-grade	improver			scribed in th	e attached		
Finished area above gramarize Above Grafor quality rating Q Below Grade Area or Below Grade Other Area	ade Improv 13. Other Are	vements: a Dining	The sul	Den	Family	1	e-grade	improver			scribed in th	e attached		
Finished area above gramarize Above Grafor quality rating Q Below Grade Area or Below Grade Other Area	ade Improv 13. Other Are	vements: a Dining	The sul	Den	Family	1	e-grade	improver			scribed in th	e attached		
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Finished area above gramarize Above Gramarize Above Gramarize Above Gramarize Above Gramarize Below Grade Area or Below Grade Other Area Summarize below gramarize below gramarize below Grade	Other Are Living ade and/or	a Dining Other area	Kitchen improvement	Den S:	Family Nor	ne	Rec. The	Bedrms subject t	#Bat	hs Utility en well ma	% Finis 0	e attached	Area Sq. Ft.	
Finished area above gramarize Area Other Area Discuss physical dep	Other Are Living ade and/or reciation a	a Dining Other area	Kitchen improvement nal or external nadequacies	Den S::	Family Nor	ne efined	Rec. The d in this	Bedrms subject tappraisa	#Bat	hs Utility en well ma	% Finis 0	e attached	Area Sq. Ft.	
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Finished area above grade Area or for quality rating Q Below Grade Area or Below Grade Other Area Summarize below grade Discuss physical dep deferred maintena	Other Are Living ade and/or reciation a	a Dining Other area	Kitchen improvement nal or external nadequacies	Den S::	Family Nor	ne efined	Rec. The d in this	Bedrms subject tappraisa	#Bat	hs Utility en well ma	% Finis 0	e attached	Area Sq. Ft.	
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Finished area above gramarize Area Organizer Area Discuss Physical dep deferred maintenanthan 5 years. Good	Other Are Living ade and/or reciation a nce or ful d is define	a Dining other area nd function nctional ired by feat	Kitchen improvement al or external hadequacies tures that an	Den S: Obsolesce s. Average re not nev	Family Nor ence: ge is d	efined super	Rec. The d in this rior to a	Bedrms subject happraisa	#Bat	hs Utility en well ma atures that	% Finis 0 intained and are well mail	hed features n	Area Sq. Ft. o major at are older	
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Analysis & Additional Details

File No.	10579	SW	11th	Tei
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Borrower	n/a							
Property Address	10579 SW 11th Ter							
City	Ocala	County	Marion	State	FL	Zip Code	34476	
Lender/Client	Alek Wietrzykowski							

Appraisal Report - Residential: Subject Property History - Description and Analysis of Sales Within 3 Years Per the county records the subject had a traditional sale (warranty deed) on 01/06/2022 for \$1,395,000 (\$1,450,000 per MLS

Isiting-MFRMLS#OM628795). Per its listing, this was a cash purchase with no closing concessions and 80 days-on-market. There have been no significant physical changes made since.

As of the effective date of this appraisal, and despite the market trends, the subject's market supported value is less than its prior sale. Based on the county tax records and the local MLS (MFRMLS), there have been no other prior sales or transfers of the subject within 36 months of the effective date of value.

Neighborhood Analysis

The subject is located in a low-density neighborhood in Ocala Florida. This equestrian-friendly area consists primarily of contemporary and ranch-style single-family homes, built in the late-1900s to mid-2000s, and adequately maintained. The typical residential lot in this market is roughly five to ten acres. Properties with older homes in inferior condition are predominate. Although it may vary from the predominate One-Unit Housing, the subject is not unique, under or over improved; and conforms to the neighborhood.

The subject is located in a gated equestrian subdivision with private roads. The roads are properly maintained by the association (recently paved), and provide adequate vehicular access. It must be noted that the entry/exit gate system was inoperable at the time of the inspection. The association does not maintain any common area recreational facilities.

Florida Horse Park is located adjacent to the subject. Florida Greenways and trails are also in this immediate area. Supporting facilities such as police, fire, schools, employment, retail, restaurants, etc., are all located within eight miles. Major thoroughfares are located within six miles (Interstate-75, US-301, and SR-200). There are no adverse neighborhood factors affecting the subject's market value or marketability.

Sales Comparison Analysis & Adjustment Support

The comparable search criteria for this analysis includes similar sales and listings over the past 12 months. The parameters of the search are: single-family homes, GLA 2,500-4,200 sq.ft., year built 2000-2023, 5-15 acres, traditional sales and listings, and within the subject's neighborhood boundaries. Extreme outliers and non-competitive properties are excluded(source: MFRMLS). It must be noted that this criteria is also the basis of the initial market conditions analysis.

Due to the lack of similar comparables and overall limited market activity, it is necessary to expand the initial search to include comparable data outside of this criteria. It is also necessary to include exceedingly high adjustment percentages, sales over 12 months, and comparables over one mile (which is common in this low-density market).

Comparable #1 is primarily included for its ability to bracket the subject lot size and GLA, comparable #2 for its similar quality, comparable #3 for its recent sale date and similar quality, comparable #4 for its ability to bracket the low-end of the market value range, and comparable #5 for its ability to bracket the subject's room count.

Comparable #6 is included for its recent sale date, location, low gross adjustments, and overall similarities. However, its adjusted sale price is much higher than all other value indicators, including the surrounding sales and the results of the cost approach to value.

As such, and based on the verbiage in the attached definition of market value related to "most probable price", it is not weighted in the final reconciliation. Weighing this sale would create an inflated value opinion for the subject. This is also supported by listing #1, which has a much lower adjusted and unadjusted list price. No other comparables are available to better support the subject's market value.

-List to Sale Price Ratio

A market supported list to sale price ratio adjustment of 7% is included for listing #1. This is supported by the attached market conditions report, which reflects a median list to sale price ratio of 96% over the past three month, and by comparable sales #1-6; which sold at 90% of their list prices (average and median result). Based on this data, the range for the reconciled 7% adjustment is 4-10%.

-Time-of-Sale

The attached market conditions addenda reflects an increase in the median sale price over the past 12 months, while the six-month short-trend reflects an increase. The varying trends are due to the recent rise in mortgage interest rates and tempered demand. Overall, direct comparisons of recent sales and active listings, and sales earlier in the analysis period, support that values are more-stable/flat.

Despite the trend results, sales #1-4 and #6 are among the most recent and reliable indicators of current market value. Although time adjustments are not indicated or supported for these sales, consideration for the current market conditions is given in the final reconciliation and weighing of the most recent sales.

Comparable #5 sold in late-2021 during a time of rapidly increasing values, and roughly four months prior to the string of mortgage rate increases that continued through 2023. Based on a grouped sales analysis* of otherwise similar recent sales and sales from late-2021, an adjustment of 10% is indicated and closely supported by sensitivity in the sales grid.

Adjustments by Grouped Sales

The following adjustment considerations are derived from grouped sales. Similar to linear regression, sales with few other differences are grouped together and compared, to isolate the market indicated adjustments; or lack-there-of. The data source is the local MLS (MFRMLS).

It is not reasonable or necessary to include adjustments for property attributes that have an estimated contributory value of less than one percent. Such items do not have a meaningful impact on price, and are not attributes that significantly affect buyer motivation.

This includes, but is not limited to: minor differences in GLA (within 100 square feet), site size, chronological age, porches/patios, fireplaces, nominal sales concessions, etc. This is based on multiple grouped data analysis, which indicate no discernable market reaction for such items. The majority of properties lacking in such areas, generally have other similarly marketable features; and vice versa.

Analysis & Additional Details

		Analysis & Add	litional Details		F	ile No. 10579	SW 11th Te	er
Borrower	n/a							
Property Address	10579 SW 11th Ter							
City	Ocala	County	Marion	State	FL	Zip Code	34476	
Lender/Client	Alek Wietrzykowski							

-Location

Comparable #3 is located in the city of Oxford, which is just-over 12 miles south. Properties in this area have historically sold at a discount compared to those in the subject's immediate area. This is primarily due to its further proximity to area amenities such as Florida's Horse Park, greenways, and trails. This is also supported by the attached otherwise similar +/- 10 acre land sales in its neighborhood, which support an adjustment of roughly \$100,000.

Despite their proximity, the other comparables are in the subject's neighborhood and market area. Although there is limited-to-no market reaction in the sale prices for gated vs non-gated, consideration is given in the final reconciliation and weighing of the sales.

-Site

Based on the attached site analysis, the market supports a value of roughly \$0.90 per square foot, or roughly \$40,000 per acre. As supported by sensitivity in the sales grid, adjustments are included accordingly for comparables #1 and #2.

-Quality & Condition

Quality: Comparable #4 is inferior to the subject for its standard builder-grade cabinetry, counters (level-1 granite and cultured marble), flooring, and fixtures, etc. Unlike the subject, it also does not feature decorative moldings, built-ins, or many of the other features identified for the subject in the Improvements section. Based on replacement cost estimates for similar size homes as the subject via DwellingCost, the indicated premium for a home of this quality compared to a home more similar to the subject's, is roughly \$50 per square foot.

Despite its UAD rating, a similar analysis supports a more-nominal adjustment of \$45 per square foot for comparable #6. This property is superior for its custom higher-quality cabinetry, extensive moldings, architectural ceilings, custom fireplace, flooring, tongue & groove porch/patio ceilings, etc.

Condition: Also despite their UAD ratings, comparables #1 and #5 are older homes with higher estimated effective ages of 15 years (9 year difference from the subject). Based on the subject's cost approach, its improvements are 9.23% depreciated, which equates to roughly 1.5% per year (1.5% x 9 = 13.5%). Applied to comparable #1 and #5's depreciated improvement value (sale price - land value), adjustments are included accordingly. Market support is available through sensitivity in the sales grid.

- -Comp #1: \$1,250,000 \$462,800 (\$392k + \$70,800 site adj.) = \$787,200 x 0.135 = \$106,000 (rounded) -Comp #5: \$1,100,000 (1Mil sale price + \$100k time adj) - \$392,000 = \$708,000 x 0.135 = \$96,000 (rounded)
- It is not reasonable or necessary to include line-item adjustments for every physical attribute, as this is not a methodology adopted by typical buyer's in this market. Although minor differences in condition and/or upgrades exist, the overall market appeal of the comparables in this analysis is otherwise similar to the subject, and additional considerations are not supported by the market.

Additional Adjustment Considerations

All other adjustment considerations are based on sensitivity analysis. Similar to a paired sales/matched pairs analysis, adjustments that are larger or smaller, result in a wider adjusted comparable price range. This includes the adjustments for GLA (\$75/sq.ft.), and parking; pools; and site improvements (tempered with estimated depreciated costs).

Although the comparables vary with respect to differences in room count, and other differences not adjusted, there is limited data supporting additional line-item adjustments. There is also limited market reaction reflected in the historical sale prices among otherwise similar properties.

Although additional adjustments are excluded, all of the subject's attributes are supported by the comparables, and consideration is given in the final reconciliation and weighing of the sales. There is also a value overlap with GLA and room count, and additional adjustments would be redundant. Properties with three bedrooms have been selling at similar prices as otherwise similar four bedroom homes with smaller main living areas.

Final Reconciliation

The subject's reconciled market value is derived from the adjusted comparable sales price range. Excluding comparable #6 (see prior comments further above), majority of weight is given to comparables #1-3 for their lower gross adjustments and comparable #5 for its room count. The reconciled value also includes consideration for the current market conditions, comparable listing #1's adjusted price, and the results of the cost approach to value. The reconciled opinion of the subject's market value is \$1,150,000.

Additional Comments

No personal property is included in this valuation.

Energy efficient items are identified as standard or none, when significant green features such as whole-house solar, insulated concrete forms (ICF's), or a combination of multiple energy efficient features with significant contributory value are not present.

Based on historical reliability, majority of weight is given to the county property appraiser's website for GLA. The local MLS (MFRMLS) is more heavily weighted only when the source of the GLA is an appraiser, or measurements taken by the listing agent. The local MLS (MFRMLS) has historically been significantly more reliable for room count. However, the county's calculation of 3,253 square feet for the subject's GLA is smaller than as measured at the appraisal inspection.

Although exterior inspections were completed, the comparable MLS photos are included in the attached addendum; as they best represent these properties at their time-of-sale

Utilities

All utilities are on and in good working order.

The subject is currently at its highest and best use. It is legally permissible, physically possible, financially feasible, and at its maximum productivity. This is supported by its current on-going use, as well as the surrounding similar properties; which continue to be used in the same manor. This is also supported by the buying and selling of the comparables in this sales grid, all which have traded for their existing improvements and uses; and remain as such. None of the comparables in this analysis were marketed for their land.

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Analysis & Additional Details

		Analysis & Addi	itional Details	;		File No. 10579	SW 11th	Ter
Borrower	n/a							
Property Address	10579 SW 11th Ter							
City	Ocala	County	Marion	State	FI	Zip Code	34476	

It is not feasible to remove the existing improvements, as they continue to contribute to the overall property value. If the site became vacant, the ideal improvement would also be residential single-family home, similar to the existing improvements. It would be constructed with modern and readily-available materials. Rebuilding the existing improvements would also meet all four tests of highest and best use.

• Appraisal Report - Residential: Scope of Work - Additional Scope of Work Comments

The appraiser completed the on-site appraisal viewing/inspection of the subject property. This included a visual inspection of the site, external site influences, and the interior and exterior of the site improvements (with photographs); measurements of the improvements, confirmed the working-order of the mechanical and electrical systems, gathered data related to finishes, upgrades, and other relevant features.

It must be noted that the appraisal inspection does not rise to the level of a home inspection, and is more limited in scope. The purpose of a professional home inspection report is to furnish a detailed analysis of specific property conditions, and record an inventory of any interior or exterior property components that require current or potential repair or replacement. A home inspection report is prepared for the protection of a potential purchaser and does not address the value of the property.

The appraisal inspection does include observations for physical inadequacies. However, the appraiser does not guaranty that the property is free of significant issues/defect that are not obvious, or that may affect its value.

The appraiser also completed exterior viewing of the comparable properties from the street (unless otherwise noted further above), analyzed relevant market data and market conditions via the local MLS (MFRMLS), tax records, and other available on-line data; verified all data with secondary sources, and prepared the final report with a reconciled opinion of market value.

ANSI - Gross Living Area Measurements: The measurement technique used is the American National Standard for single-family residential buildings (ANSIZ765-2013). According to the American National Standards Institute, the above-grade finished square footage of a dwelling is the sum of the finished areas of levels that are entirely above-grade. The below-grade finished square footage of a house is the sum of finished areas on levels that are wholly or partly below-grade.

The finished square footage calculation for this house is made based on measurements that include the exterior walls/foundation. The calculation does not include unfinished areas, openings in floors not associated with stairs, or openings in floors exceeding the area of associated stairs. The area dimensions are rounded to the nearest tenth of a foot.

Areas where the ceiling height is less than 7 feet high are excluded from this calculation. However, areas where at least 50% of the square footage have ceilings that are at least 7 feet high, the calculation includes the entire area not exceeding the point where the ceiling height is less than 5 feet; as with finished second-floors with sloped ceilings.

Lender/Client

Alek Wietrzykowski

The SRA designation is the highest designation conferred by the Appraisal Institute for appraisers that primarily focus on residential. The Appraisal Institute has more than 26,000 members and 91 chapters worldwide. Its mission is to support and advance its members as the choice for real estate solutions and uphold professional credentials, standards of professional practice and ethics consistent with the public good.

SRA designates must meet the following requirements:

-Education:

Receive a passing grade on six examinations that reflect 181 hours of classroom instruction and that test the appraiser's knowledge of appraisal principles, residential valuation techniques, report writing and standards of professional practice.

Hold an undergraduate degree from an accredited educational institution (or satisfy a specified alternative).

Receive credit for 4,000 hours of experience, including 2,000 hours of residential appraisal experience, all of which must meet strict criteria.

-Demonstration Report:

Receive credit for a demonstration appraisal report relating to a residential property that demonstrates the ability to present a properly supported value estimate or opinion evaluating the nature, quality, or utility of a parcel of real estate or any interest in, or aspect of, real property, or fulfill an approved comparable alternative.

- Appraisal Institute

Client:	Alek Wietrzykowski	Client File #:	10579 SW 11th Ter
Subject Property:	10579 SW 11th Ter, Ocala, FL 34476	Appraisal File #:	10579 SW 11th Ter

COST APPROACH

Cost Approach Definitions

- Reproduction Cost is the estimated cost to construct, at current prices as of the effective appraisal date, an exact duplicate or replica of the building being appraised, using the same materials, construction standards, design, layout, and quality of workmanship, and embodying all of the deficiencies, superadequacies, and obsolescence of the subject building.
- Replacement Cost is the estimated cost to construct, at current prices as of the effective appraisal date, a building with utility equivalent to the building being appraised, using modern materials and current standards, design and layout.

Cost Approach Analysis						
Estimated Cost New						
Above Grade Living Area SFR		3,369	Sq. Ft @ \$	174.39	=\$	587,520
Finished Below Grade Area			Sq. Ft @ \$		=\$	
Unfinished Below Grade Area			Sq. Ft @ \$		=\$	
Other Area			Sq. Ft @ \$		=\$	
Car Storage 2-Car Garage		606	Sq. Ft @ \$	51.56	=\$	31,245
Patios/Porches					\$	30,747
Barn/Stables & Wood Fencing					\$	155,000
					\$	
Total Estimated Cost New					\$	804,512
Less Depreciation						
Physical		9	9.23 % = \$	74,256		
Functional			\$			
External			\$			
Total Depreciation					\$	74,256
Depreciated Value of Improvements					\$	730,256
Contributory Value of Site Improvements	Well & Septic				\$	30,000
					\$	
Cost Source: DwellingCost / Date of Cost	Data: 11/10/2023				\$	
					\$	
Opinion of Site Value					\$	392,000
Indicated Value					\$	1,152,256
Cost Approach Comments (Data Courses Dans	esisting Desig City Value Etg.).				141 11 1	

Cost Approach Comments (Data Sources, Depreciation Basis, Site Value, Etc.): Cost data was modified using a multiplier based on the zip code 34476. The quality rating of 4.8 describes a property that is custom or tract built using materials that meet the uniform building code, but may be finished with above average materials. The age/life method is applied. Economic life of 65 years; remaining 59 years.

The reconciled as-is opinion of the subject's site value is based on the attached vacant comparable land sales and listings, and the associated statistics report. While the average and median price per square foot are \$1.15 and \$1.06, the principle of substitution applied to the recent influx of vacant +/- 10 acre listings supports a value towards the low-end of the vacant land sales. The attached addenda reflects a median list to sale price ratio of 92% for the sales. Applied to the price per square foot for the listings, the adjusted listing price per square foot/likely sale price for these properties is \$0.89 ($$0.97 \times 0.92 = 0.90 rounded). Applied to the subject, its reconciled opinion of market value is \$392,000 ($435,600 \times 0.90$); which is reasonably at the low-end of the \$350,000 - \$549,900 adjusted sale price range - given the availability of five similar lots as the subject listed below \$400,000.

Cost Approach Reconciliation: The cost approach to value is applicable due to the subject's limited depreciation and sparse similar recently sold comparables available to support the sales comparison, and is included for support of the reconciled opinion of market value. The subject's reconciled opinion of market value via this approach is \$1,152,256.

Indication of Value by Cost Approach \$ 1,152,256

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Client:	Alek Wietrzykowski	Client File #:	10579 SW 11th Ter
Subject Property:	10579 SW 11th Ter, Ocala, FL 34476	Appraisal File #:	10579 SW 11th Ter

ITEM	SUBJECT	COMPARIS	ON 1	COMPARI	SON 2	COMPARIS	ON 3
Address 10579 SW 11	th Ter	9491 SW 14th Ave	9	9271 SW 14th A	ve	10772 County Roa	ad 209
Ocala, FL 344	476	Ocala, FL 34476		Ocala, FL 34476	i	Oxford, FL 34484	
Proximity to Subject		1.11 miles N		1.31 miles N		12.15 miles SE	
Data Source/	-	StellarMLS #OM6	38011	StellarMLS #OM	643545	StellarMLS #G507	0990
/erification		Doc #7845-1559/F	Realist	Doc #7880-298/I	Realist	Doc #4533-317/R	ealist
Original List Price	\$		\$ 1,397,500		\$ 1,100,000		\$ 999,00
inal List Price	\$		\$ 1,397,500		\$ 1,100,000		\$ 999,00
Sale Price	\$ n/a		\$ 1,250,000		\$ 1,075,000		\$ 950,00
Sale Price % of Original List	%		89.4 %		97.7 %		95.1
Sale Price % of Final List	%	-	89.4 %		97.7 %		95.1
Closing Date	n/a	07/29/2022		09/13/2022		09/08/2023	
Days On Market	n/a	36		15		13	
Price/Gross Living Area	\$	\$ 277.53		\$ 345.5	5	\$ 304.49	
	DESCRIPTION	DESCRIPTION	+(-) Adjustment		+ (-) Adjustment		+(-) Adjustme
inancing Type	n/a	Cash		Conv	1,7, -	Conv	(,,,,
Concessions	n/a	\$0		\$0		\$0	
Contract Date	.,	05/31/2022		08/16/2022		07/25/2023	
ocation.	EquineEsts;Gtd	SpringGrove;Gtd		SpringGrove;Gto	1	Oxford	+100.00
Site Size	10.00 ac	11.77 ac	-70 800	6.67 ac	+133,200		* 100,00
Site Views/Appeal	Residential/N	Residential/N	70,000	Residential/N	1700,200	Residential/N	
Design and Appeal	1-Story Contemp	1-Story Contemp		2-Story RnchPlu	s 0	1-Story Ranch	
Quality of Construction	Q3	Q3		Q3	3 0	Q3	
Age	6 years	22 years	0	6 years		5 years	
Condition	C3	C3	+106,000	-		C3	
Above Grade Bedrooms	Bedrooms 3	Bedrooms 4		Bedrooms 4	0	Bedrooms 4	
Above Grade Baths	Baths 3.0	Baths 3.1		Baths 3.0		Baths 3.0	
Gross Living Area	3,369 Sq.Ft.	4,504 Sq.Ft.	-85,125		t. +19,350	0.0	+18,67
Below Grade Area	0sf	0sf	-05,125	0sf	1. 119,550	0sf	1 10,07
Below Grade Finish	n/a	n/a		n/a		n/a	
Other Area	n/a	n/a		n/a		n/a	
	'						
n/a functional Utility	n/a	n/a		n/a		n/a	
leating/Cooling	Adequate	Adequate Central		Adequate		Adequate	
	Central	_		Central	45.000	Central	
Car Storage	2-Car Garage	2-Car Garage	45.000	3-Car Garage		2-Car Garage	45.00
Pool	None	Pool Package	-45,000	Pool Package		Pool Package	-45,00
Site Improvements	3-StallBrn/TackRm	Barn/Workshop		Det. Wrkshp/Gai		strg bldg/2cnpies	.00.00
Site Improvements Cont.	Fence	Fence	* 04.005	fnce/s.kitch/gate	<u> </u>	Summer Kitchen	+30,00
let Adjustment (total)	-	+ X-	\$ -94,925		\$ 67,550		\$ 103,67
		Net Adj. 7.6 %		Net Adj. 6.3		Net Adj. 10.9 %	
Adjusted Sale Price		Gross Adj. 24.6 %	\$ 1,155,075		% \$ 1,142,550	· · · · · · · · · · · · · · · · · · ·	\$ 1,053,67
Prior Transfer 01/06/2022		07/29/2022		None	40 "	None	
listory \$1,395,000		\$155,500		None within prior	r 12 months	None within prior	12 months
Comments and reconciliation	of the sales comparis	son approach:	See the ad	denda.			
9491 SW 14th Ave - prio					12.4.40.2	4	

Indication of Value by Sales Comparison Approach \$ 1,150,000

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ADDITIONAL COMPARABLE SALES

Client:	Alek Wietrzykowski	Client File #:	10579 SW 11th Ter
Subject Property:	10579 SW 11th Ter, Ocala, FL 34476	Appraisal File #:	10579 SW 11th Ter

SALES COM	/IPARISON APP	ROACH											
IT	ЕМ	SUBJ	ECT	COI	MPARIS	SON 4	CO	MPARIS	SON 5	CO	MPARIS	ON	6
Address	10579 SW 11	th Ter		9502 SW	27th Ave	9	730 SW 8	7th Pl		1490 SE ²	140th St		
	Ocala, FL 344	176		Ocala, FL	34476		Ocala, FL	34476		Summerfi	eld, FL 34	1491	
Proximity to S	Subject			1.76 miles	NW		1.69 miles	N N		3.94 miles	SE		
Data Source/	1			StellarMLS	S #OM64	48085	StellarML	S #OM63	30003	StellarML	S #OM65	8526	
Verification				Tax Reco	ds		Tax Reco	rds		Tax Reco	rds		
Original List F	Price	\$				\$ 1,200,000			\$ 1,250,000			1,0	694,375
Final List Pric	е	\$				\$ 1,100,000			\$ 1,250,000)	5	\$ 1,0	694,375
Sale Price		\$	n/a			\$ 1,000,000			\$ 1,000,000	o l	5	§ 1,!	517,000
Sale Price %	of Original List		%			83.3 %			80.0 %	0			89.5 %
Sale Price %	of Final List		%			90.9 %			80.0 %	0			89.5 %
Closing Date		n/a		02/16/202	3		01/14/202	2		10/16/202	3		
Days On Mar	ket	n/a		78			38			105			
Price/Gross L		\$		\$	329.06		\$	387.90		\$	482.66		
		DESCRI	PTION	DESCRIF	PTION	+(-) Adjustment	DESCRII	PTION	+ (-) Adjustmen	t DESCRII	PTION	+ (-) A	djustment
Financing Typ	pe	n/a		Cash		0	Cash		(Cash			C
Concessions		n/a		\$0		0	\$0		(\$0			C
Contract Date	е			01/20/202	3		12/17/202	:1	+100,000	09/05/202	:3		C
Location		EquineEst	ts;Gtd	Not in Sub).	0	Not in Sub).	(Not in Sul	J.		C
Site Size		10.00 ac		10.00 ac			10.00 ac			10.00 ac			
Site Views/Ap	ppeal	Residentia	al/N	Residentia	al/N		Residentia	al/N		Residentia	al/N		
Design and A	ppeal	1-Story Co	ontemp	1-Story Co	ontemp		1-Story Ra	anch	(2-Story Tr	ad.		C
Quality of Co	nstruction	Q3		Q4		+152,000	1			Q3			140,000
Age		6 years		7 years		0	19 years		(2 years			C
Condition		C3		C3			C3		+96,000	C2			
Above Grade	Bedrooms	Bedrooms	3	Bedrooms	4	0	Bedrooms	3	(Bedrooms	3		
Above Grade	Baths	Baths	3.0	Baths	3.0		Baths	2.1	(Baths	3.1		C
Gross Living	Area	3,36	9 Sq.Ft.	3,03	9 Sq.Ft.	+24,750	2,57	'8 Sq.Ft.	+59,32	3,14	3 Sq.Ft.		+16,950
Below Grade	Area	0sf		0sf			0sf			0sf			
Below Grade	Finish	n/a		n/a			n/a			n/a			
Other Living A	Area	n/a		n/a			n/a			n/a			
n/a		n/a		n/a			n/a			n/a			
Functional Ut	tility	Adequate		Adequate			Adequate			Adequate			
Heating/Cooli	ing	Central		Central			Central			Central			
Car Storage		2-Car Gar	age	3-Car Gar	age	-15,000	3-Car Gar	age	-15,000	2-Car Gar	age		
Pool		None		Pool Pack	age	-45,000	None			Pool Pack	age		-45,000
Site Improv	ements	3-StallBrn/	TackRm	None		+35,000	2-StallBrn/	TackRm	(None			+35,000
	rements Cont.	Fence		Fence			1/1 ADU/F	ence	-53,000	Fence/Se	c.Gate		-15,000
Net Adjustme				X +		\$ 151,750	X +		\$ 187,32		X - \$		148,050
				Net Adj.	 15.2 %		Net Adj.	18.7 %		Net Adj.	9.8%		
Adjusted Sale	e Price			Gross Adj.	27.2 %	\$ 1,151,750	Gross Adj.	32.3 %	\$ 1,187,32	Gross Adj.	16.6 %	§ 1,5	368,950
Prior Transfer				None		•	01/13/202			None			
History	\$1,395,000			None with	in prior 1	12 months	\$0			None with	in prior 1	2 mo	nths
Comments:		addenda.		•	-					•			

Comments: See the addenda.

*730 Sw 87th PI - prior transfer was a non-market transaction.

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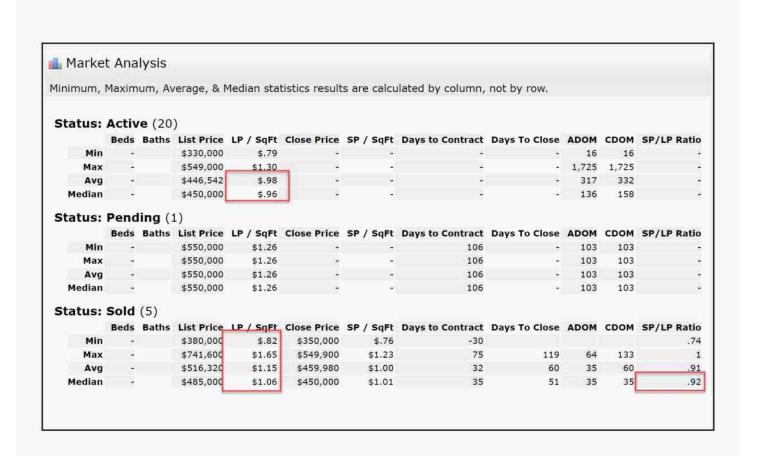
File # 10579 SW 11th Ter

FEATURE	SI	UBJECT			LISTING	G #	1			LISTING #	[£] 2			LISTING #	3
Address 10579 SW 11t	h Ter		10548	SW 2	7th Av	e.									
Ocala, FL 344				, FL 34		_									
Proximity to Subject				niles W											
List Price	s		1.391	IIIICS VV		\$	4 007 750				\$				\$
List Price/Gross Liv. Area	\$		ı.ft. \$		00		1,201,100	\$			•	s		og ft	•
·	9	31			70 ^{sq.}	IL.		Ψ		sq.ft.		9		sq.ft.	
Last Price Revision Date			10/02	2023											
Data Source(s)			Stella	rMLS#	OM66	554	72;DOM 11								
Verification Source(s)			Realis	st											
VALUE ADJUSTMENTS	DES	CRIPTION	[DESCRIPTIO	ON		+(-) \$ Adjust.	0	DESCRIPTION	ON	+ (-) \$ Adjust.	1	DESCRIPTIO	ON	+(-) \$ Adjust.
Sales or Financing			Listing	1			-90,842								
Concessions				g 10/13	3/2023		0								
Days on Market			11	9 10/10	72020	+	0								
Location	C	-404-1				+									
Leasehold/Fee Simple	EquineE			ton;Gt	u	+	0								
· · · · · · · · · · · · · · · · · · ·	Fee Sim		Fee S	_		+									
Site	10.00 ad		5.10 a			_	+196,000								
View	Residen			ential/N											
Design (Style)	1-Story	Contemp	1-Stor	y Cont	emp										
Quality of Construction	Q3		Q3												
Actual Age	6 years		6 year	s											
Condition	C3		C3												
Above Grade		Bdrms. Bath		Bdrms.	Baths	\dagger		Total	Bdrms.	Baths		Total	Bdrms.	Baths	
Room Count	8	3 3.0		3	3.0	+									
Gross Living Area						ft	00.000			on #				sq.ft.	
		3,369 s		3,7	54 sq.	14.	-28,900			sq.ft.		_		əy.il.	
Basement & Finished	0sf		0sf												
Rooms Below Grade	n/a		n/a			1									
Functional Utility	Adequa	te	Adequ	ıate											
Heating/Cooling	Central		Centra	al		\perp									
Energy Efficient Items	Standar	d Feat.	Stand	ard Fea	at.	Г	·								
Garage/Carport	2-Car G			Garage		T									
Porch/Patio/Deck		ch/Patio		rch/Sc		,	0								
Pool	None	Jiiii allo		Packag		+	-45,000								
		/T I.D				+									
Site Improvements		n/TackRm		sf Barn		+	-130,000								
Site Improvements Cont.	Fence		Fence		_				7. r	٦.	•	_		٦.	•
Net Adjustment (Total)			<u> </u>		⋜ -	\$	-98,742] + [\$	L L] + [\$
Adjusted List Price			Ne	7.0				Net		%		Ne		%	l.
of Comparables			Gross	07.1		\$		Gross		%	\$	Gros	3	%	\$
Report the results of the research a	nd analysis of	the prior sale o		ry of the su	ıbject pro	perty		(report ad	lditional pr	ior sales on					
ITEM			SUBJECT				LISTING #	4			LISTING # 2			LISTIN	G#3
712							LISTING #	1							
Date of Prior Sale/Transfer		01/06/202	22		1	0/2	20/2014	<u> </u>							
		01/06/202 \$1.395.00			_		20/2014	<u> </u>							
Date of Prior Sale/Transfer		\$1,395,00	00	OM628	1	47	,000								
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)		\$1,395,00 Tax Rec/)0 mfrmls#0	DM628	795 F	47 Rea	20/2014 ,000 alist				L				<u> </u>
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Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)		\$1,395,00 Tax Rec/ 11/10/202)0 mfrmls#0	DM628	795 F	47 Rea	20/2014 ,000 alist								
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Vacant Land Comparables

Distance	#	ML#	County	Status	Address	City	Subdivision Name	Current PriciClose Date	Lot Size	SZonir
1.1 ml	1	V4933079	Marion	ACT	2551 SW 107TH PL	OCALA		\$330,000	392,040) A1
9.6 mi	2	G5072334	Sumter	ACT	NW 122ND AVE	OXFORD		\$345,000	435,600	A100
5.4 ml	3	OM655313	Marion	ACT	TBD SE 26TH CT Unit#Lot 15	OCALA	VIA PARADISUS	\$375,000	436,036	A1
2.1 ml	4	OM628500	Marion	ACT	tbd SE 111TH PL Unit#Lot 4	OCALA	VIA PARADISUS	\$382,280	438,213	8 A1
1,7 mi	5	OM637649	Marion	ACT	1001 SW 123RD PLACE, LOT 2	OCALA	HORSE PARK LANE	\$408,330	456,073	8 A1
9.1 mi	6	OM663445	Marion	ACT	TBD NW 14TH ST. JUMPER LANE LOT 6	OCALA	JUMPER LANE	\$425,000	448,232	2 A1
9.1 mi	7	OM663003	Marion	ACT	TBD NW 14TH ST LOT 5	OCALA	JUMPER LANE	\$425,000	453,895	A1
2.0 ml	8	OM551834	Marion	ACT	0 SE 15TH AVE Unit#Lot 6	OCALA	VIA PARADISUS	\$429,400		A-1 (
1.7 mi	9	OM651033	Marion	ACT	1001 SW 123RD PLACE, LOT 01	OCALA	HORSE PARK LANE	\$446,160	498,326	A1
9.1 mi	10	OM664732	Marion	ACT	TBD NW 14TH ST LOT 2	OCALA	JUMPER LANE	\$450,000	451,717	7 A1
9.1 ml	11	OM664722	Marion	ACT	TBD NW 14TH ST LOT 1	OCALA	JUMPER LANE	\$450,000	448,668	3 A1
9.1 ml	12	OM662918	Marion	ACT	TBD NW 14TH ST LOT 3	OCALA	JUMPER LANE	\$450,000	443,005	6 A1
3.0 mi	13	OM657550	Marion	ACT	TBD SE 22ND AVENUE RD	OCALA	VIA PARADISUS	\$470,876	437,342	A1
6.5 mi	14	OM650808	Marlon	ACT	6601 SE 119TH ST	BELLEVIEW		\$475,000	364,162	B5
7.4 mi	15	OM664482	Marion	ACT	0 SE 57TH TER Unit#21	SUMMERFIELD	SILVERLEAF HILLS	\$495,000	514,809	A-1
2.9 mi	16	OM640521	Marion	ACT	0 SE 26TH CT Unit#Lot 14	OCALA	VIA PARADISUS	\$495,000	438,649	A1
9.4 ml	17	06127957	Marion	ACT	157 TH	SUMMERFIELD		\$499,000	522,720) A1
2.6 mi	18	OM628716	Marion	ACT	0 SE 116 PL Unit#Lot 11	OCALA	VIA PARADISUS	\$499,800	438,649	A-1 C
2.5 ml	19	OM662587	Marion	ACT	0 SE 116TH PLACE RD Unit#Lot 10	OCALA	VIA PARADISUS	\$531,000	514,008	3 A-1
7.9 ml	20	OM655203	Marion	ACT	0 SE 61ST TERRACE RD Unit#10A	SUMMERFIELD	SILVERLEAF HILLS	\$549,000	0	A-1
4.7 ml	21	V4931264	Marion	PND	SE 140TH PL	SUMMERFIELD		\$550,000	435,600	R4
7.9 mi	22	OM655201	Marion	SLD	0 SE 163RD ST Unit#Lot 28	SUMMERFIELD	SILVERLEAF HILLS	\$350,000 06/21/202	3 460,845	A-1
7.5 mi	23	OM655323	Marion	SLD	SE 157TH STREET RD Unit#44	SUMMERFIELD	SILVERLEAF HILLS	\$445,000 07/21/202	3 524,462	2 A1
7.9 ml	24	1963825	Marion	SLD	0 SE 61ST TERRACE RD Unit#16	SUMMERFIELD	SILVERLEAF HILLS	\$450,000 07/12/202	3 0	A-1
2.9 mi	25	OM650449	Marion	SLD	TBD SE 26TH CT	OCALA	VIA PARADISUS	\$505,000 01/27/202	3 436,471	A1
1.9 mi	26	OM662668	Marion	SLD	0 SE 15TH AVE Unit#Lot 66	OCALA	VIA PARADISUS	\$549,900 10/05/202	3 448,668	3 X

Vacant Land Comparable Statistics



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Adjustment Support-Location (vacant +/- 10 ac lots in Oxford)

Distance		ML#	County	Status 		City↓	Current Price V		Lot Size	-	Lot Dimensions
1.3 mi	1	G5055025	Sumter	SLD	CR 209	OXFORD	\$285,000	07/29/2022	437,778	RR1C	770×1155
2.5 mi	2	G5049860	Sumter	SLD	4868 COUNTY ROAD 128	WILDWOOD	\$306,700	05/24/2022	435,600	RR1C	660 ft. X 680 ft.
2.2 mi	3	T3457367	Sumter	SLD	826 NE 107TH RD	OXFORD	\$345,000	09/29/2023	431,244	AG	664 x 651

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Borrower	n/a							
Property Address	10579 SW 11th Ter							
City	Ocala	County	Marion	State	FL	Zip Code	34476	
Lender/Client	Alek Wietrzykowski							



Subject Front

 10579 SW 11th Ter

 Sales Price
 n/a

 Gross Living Area
 3,369

 Total Rooms
 8

 Total Bedrooms
 3

 Total Bathrooms
 3.0



Subject Rear



Subject Street

Case 6:23-cv-00321-ADA ARTHUMATISUBJECT FINOLOGIS/04/24 Page 18 of 121

Borrower	n/a							
Property Address	10579 SW 11th Ter							
City	Ocala	County	Marion	State	FL	Zip Code	34476	
Lender/Client	Alek Wietrzykowski							





Left Side Right Side





Covered Patio Living Room





Kitchen Dining Nook

Case 6:23-cv-00321-ADA ARTHUMATISUBJECT FINOLOGIS/04/24 Page 19 of 121

Borrower	n/a							
Property Address	10579 SW 11th Ter							
City	Ocala	County	Marion	State	FL	Zip Code	34476	
Lender/Client	Alek Wietrzykowski							





Dining Room

Family Room





Primary Bedroom

Bedroom 2





Bedroom 3

Primary Bath

Case 6:23-cv-00321-ADA ARTHUMATISUBJECT FINE 03/04/24 Page 20 of 121

Borrower	n/a							
Property Address	10579 SW 11th Ter							
City	Ocala	County	Marion	State	FL	Zip Code	34476	
Lender/Client	Alek Wietrzykowski							





Bath 2 Bath 3





Laundry Room

Garage Interior





Water Softener & Water Heaters

Above Ground Spa (Personal Property-no value)

APPENDIX - 020

Borrower	n/a							
Property Address	10579 SW 11th Ter							
City	Ocala	County	Marion	State	FL	Zip Code	34476	
Lender/Client	Alek Wietrzykowski							





Barn Rear of Barn





Tack Room/Garage at Barn

Stable (1 of 3)





Well Wood Fence

Case 6:23-cv-00321-ADA Comparable 640to Filage 03/04/24 Page 22 of 121

Borrower	n/a							
Property Address	10579 SW 11th Ter							
City	Ocala	County	Marion	State	FL	Zip Code	34476	
Lender/Client	Alek Wietrzykowski							



Comparable 1

9491 SW 14th Ave

Prox. to Subject 1.11 miles N Sales Price 1,250,000 Gross Living Area 4,504

Total Rooms

Total Bedrooms 4
Total Bathrooms 3.1



Comparable 2

9271 SW 14th Ave

Prox. to Subject 1.31 miles N
Sales Price 1,075,000
Gross Living Area 3,111
Total Rooms

Total Bedrooms 4
Total Bathrooms 3.0

Location SpringGrove;Gtd
View Residential/N
Site 6.67 ac
Quality Q3
Age 6 years



Comparable 3

10772 County Road 209

Prox. to Subject 12.15 miles SE Sales Price 950,000 Gross Living Area 3,120

Total Rooms

 Total Bedrooms
 4

 Total Bathrooms
 3.0

 Location
 Oxford

 View
 Residential/N

 Site
 10.00 ac

 Quality
 Q3

 Age
 5 years

Case 6:23-cv-00321-ADA Comparant Photo Plage 03/04/24 Page 23 of 121

Borrower	n/a							
Property Address	10579 SW 11th Ter							
City	Ocala	County	Marion	State	FL	Zip Code	34476	
Lender/Client	Alek Wietrzykowski							



Comparable 4

9502 SW 27th Ave

Prox. to Subject 1.76 miles NW Sale Price 1,000,000 3,039 Gross Living Area Total Rooms **Total Bedrooms** Total Bathrooms 3.0 Not in Sub. Location Residential/N View 10.00 ac Site

Q4 Quality Age 7 years



Comparable 5

730 SW 87th PI

Prox. to Subject 1.69 miles N Sale Price 1,000,000 Gross Living Area 2,578 Total Rooms Total Bedrooms 3 Total Bathrooms 2.1 Location Not in Sub. View Residential/N 10.00 ac

Quality Q3 Age 19 years



Comparable 6

1490 SE 140th St

Prox. to Subject 3.94 miles SE Sale Price 1,517,000 Gross Living Area 3,143 Total Rooms

Total Bedrooms Total Bathrooms 3.1 Location Not in Sub. Residential/N View Site 10.00 ac Q3 Quality Age 2 years

Filed 03/04/24 Page 24 of 121 Document 64 Case 6:23-cv-00321-ADA

Listing Photo Page

Borrower	n/a			
Property Address	10579 SW 11th Ter			
City	Ocala	County Marion	State FL	Zip Code 34476
Lender/Client	Alek Wietrzykowski			



Listing 1

10548 SW 27th Ave

Proximity to Subject 1.39 miles W List Price 1,297,750 Days on Market 11 Gross Living Area 3,754 **Total Rooms** 8 **Total Bedrooms** 3

3.0

Total Bathrooms Age/Year Built 6 years

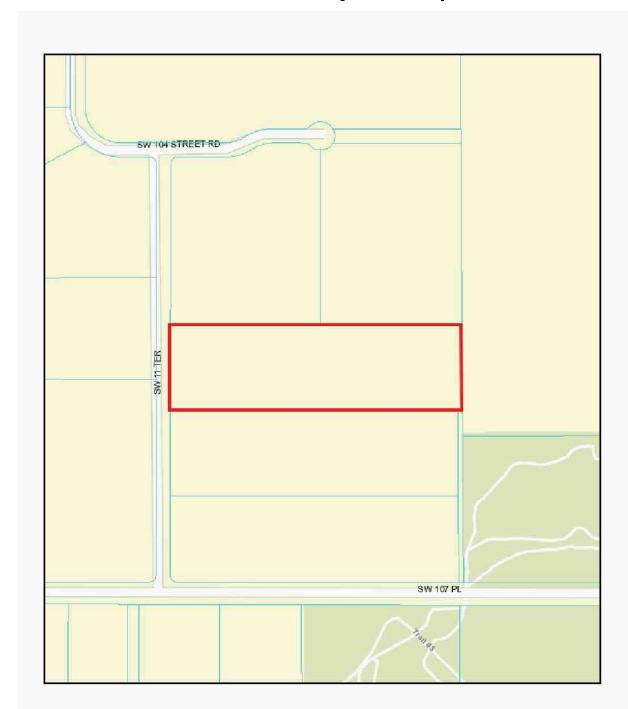
Listing 2

Proximity to Subject List Price Days on Market Gross Living Area **Total Rooms** Total Bedrooms **Total Bathrooms** Age/Year Built

Listing 3

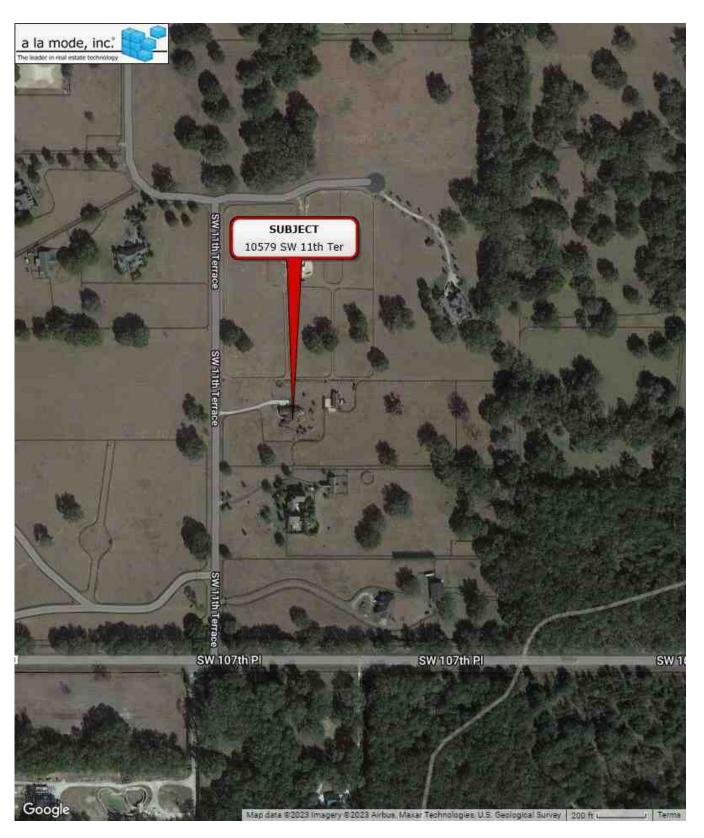
Proximity to Subject List Price Days on Market Gross Living Area **Total Rooms Total Bedrooms Total Bathrooms** Age/Year Built

Subject Plot Map



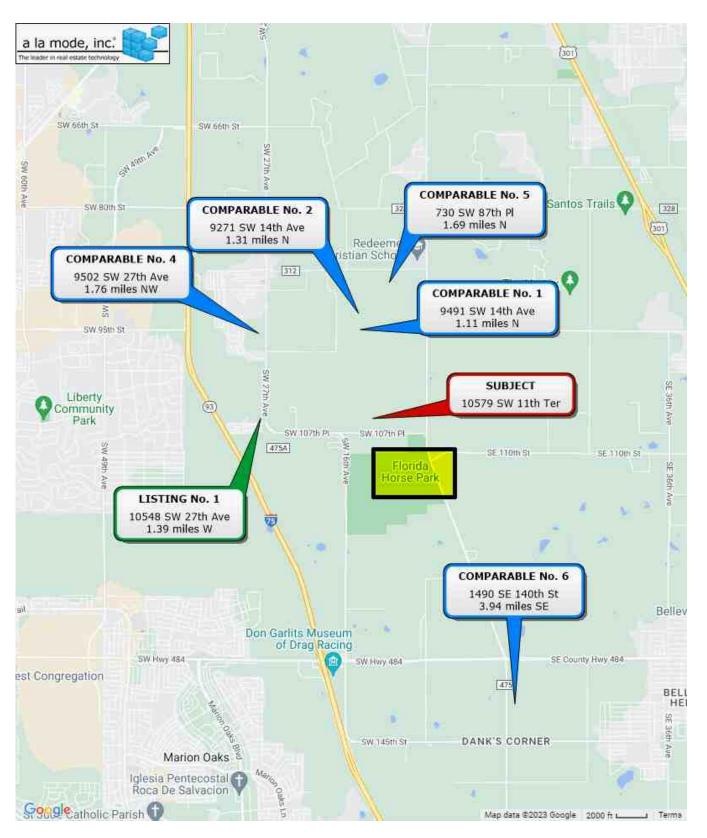
Aerial Map

Borrower	n/a			
Property Address	10579 SW 11th Ter			
City	Ocala	County Marion	State FL	Zip Code 34476
Lender/Client	Alek Wietrzykowski			



Location Map

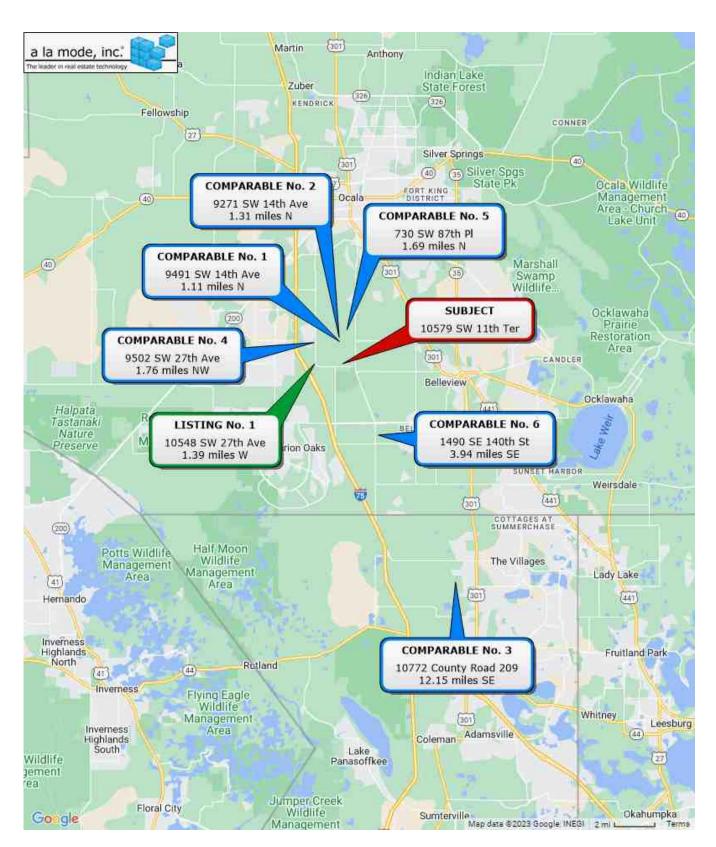
Borrower	n/a							
Property Address	10579 SW 11th Ter							
City	Ocala	County M	/larion	State	FL	Zip Code	34476	
Lender/Client	Alek Wietrzykowski							



Case 6:23-cv-00321-ADA Document 64 Filed 03/04/24 Page 28 of 121

Location Map (expanded)

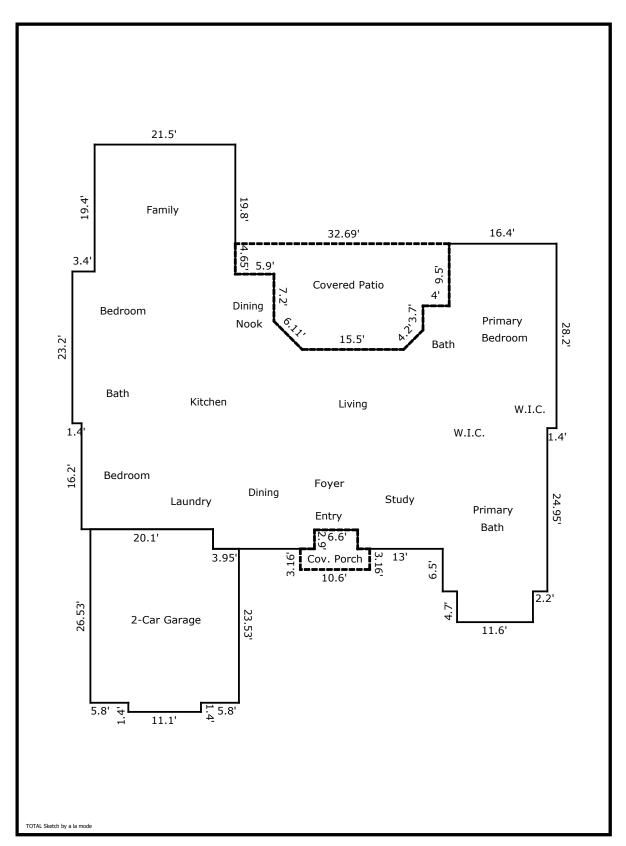
Borrower	n/a							
Property Address	10579 SW 11th Ter							
City	Ocala	County M	/larion	State	FL	Zip Code	34476	
Lender/Client	Alek Wietrzykowski							



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Building Sketch (Page - 1)

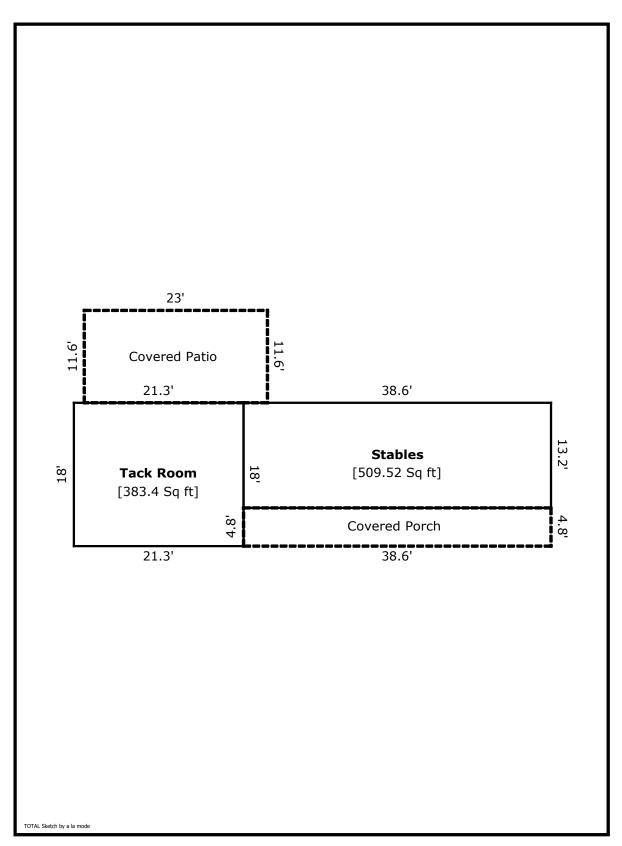
Borrower	n/a				
Property Address	10579 SW 11th Ter				
City	Ocala	County Marion	State (FL Zip Code	34476
Lender/Client	Alek Wietrzykowski				



Case 6:23-cv-00321-ADA Document 64 Filed 03/04/24 Page 30 of 121

Building Sketch (Page - 2)

Borrower	n/a				
Property Address	10579 SW 11th Ter				
City	Ocala	County Marion	State FL	Zip Code 34476	
Lender/Client	Alek Wietrzykowski				



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Building Sketch (Page - 3)

Borrower	n/a							
Property Address	10579 SW 11th Ter							
City	Ocala	County M	/larion	State	FL	Zip Code	34476	
Lender/Client	Alek Wietrzykowski							

	Area Calculations Summary		
iving Area rst Floor	3369 Sq ft	Calculation Details	$\begin{array}{rclrrrrrrrrrrrrrrrrrrrrrrrrrrrrrrrrrrr$
otal Living Area (Rounded):	3369 Sq ft		
on-living Area overed Patio	420.19 Sq ft		$\begin{array}{rclrr} 4.65 \times 5.9 & = & 27.4 \\ 9.5 \times 4 & = & 3 \\ 22.79 \times 11.85 & = & 270.0 \\ 1.35 \times 2.97 & = & & & \\ 0.5 \times 2.97 \times 2.97 & = & 4.4 \\ 4.32 \times 15.5 & = & 66.9 \\ 0.5 \times 4.32 \times 4.32 & = & 9.3 \end{array}$
overed Porch	52.63 Sq ft		$6.6 \times 2.9 = 19.1$ $10.6 \times 3.16 = 33.4$
-Car Garage	605.88 Sq ft		$11.1 \times 1.4 = 15.5$ $22.7 \times 23.53 = 534$ $3 \times 18.75 = 56.2$
rables	509.52 Sq ft		13.2 × 38.6 = 509.5
ack Room	383.4 Sq ft		18 × 21.3 = 383
overed Porch	185.28 Sq ft		4.8 × 38.6 = 185.2

The purpose of this addendum is to provide the lender/client with a cl			ions prevalent in the subject			
neighborhood. This is a required addendum for all appraisal reports w Property Address 10579 SW 11th Ter	ntil all ellective date off of after Ap	City Ocala		State FL	ZIP Code 344	76
Property Address 10579 SW 11th Ter Borrower n/a		ony Ocala		own FL	344	70
Instructions: The appraiser must use the information required on this	form as the basis for his/her cond	clusions, and must provide su	pport for those conclusions, regard	ling		
housing trends and overall market conditions as reported in the Neigh	borhood section of the appraisal r	report form. The appraiser mus	st fill in all the information to the ext	tent		
it is available and reliable and must provide analysis as indicated belo						
explanation. It is recognized that not all data sources will be able to pr						
in the analysis. If data sources provide the required information as an						
average. Sales and listings must be properties that compete with the subject property. The appraiser must explain any anomalies in the dat				ine		
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled)	3	0	4	Increasing	Stable	Declining
Absorption Rate (Total Sales/Months)	0.50	0.00	1.33	Increasing	Stable	Declining
Total # of Comparable Active Listings	0	2	3	Declining	Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.0	N/A	2.3	Declining	Stable	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	- Insuration	Overall Trend	D. Bratista
Median Comparable Sale Price Median Comparable Sales Days on Market	\$1,000,000	N/A	\$1,110,000	Increasing Declining	Stable Stable	Declining
Median Comparable Sales Bays on warket Median Comparable List Price	78 N/A	N/A	15	Declining Increasing	Stable	Increasing Declining
Median Comparable Listings Days on Market	N/A N/A	\$1,346,688 51	\$999,000 53	Declining	Stable	Increasing
Median Sale Price as % of List Price	91%	N/A	96%	✓ Increasing	Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	Yes	No No	1 0070	Declining	Stable	Increasing
Explain in detail the seller concessions trends for the past 12 months	(e.g., seller contributions increase	ed from 3% to 5%, increasing	use of buydowns, closing costs, co	ondo		<u> </u>
fees, options, etc.). An analysis was perfor	med on 7 competing	sales over the pas	t 12 months. For those	e sales, a total	of 14.3% were	е
reported to have seller concessions. This a						
the broader defined neighborhood. For those	se sales, a total of 17	7.5% were reported	to have seller conces	ssions. This and	alysis shows a	change
of +90.1% per month.						
Are foreclosure sales (REO sales) a factor in the market?	Yes No	If yes, eynlain (including	the trends in listings and sales of fo	inreclosed properties)		
An analysis was performed on 7 competing					ed to be REO	The
same analysis was performed on 120 sales						
REO.	TION THE BIOGRAPI GE	inica neignbornoo	a. i oi tilose sales, a t	Otal 01 2.0 70 WC	ro reported to	, , , ,
Cite data sources for above information. Inform	ation reported in the	StellarMLS system	ı (using an effective da	ate of 11/10/202	23) was utilize	ed to
Cite data sources for above information. Inform arrive at the results noted on this addendured in the control of the control o						ed to
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Marion County, FL Land Development Code

Sec. 4.2.3. - General Agriculture (A-1) classification.

A. Intent of classification. The General Agriculture classification is intended to preserve agriculture as the primary use. This classification in the Urban Area may be used for agriculture until it is rezoned to another permitted classification.

B. Permitted Uses:

Single-family dwellings

Manufactured buildings (DCA approved residential units)

Manufactured homes

Commercial vehicles utilized for transporting agricultural products raised or produced on the A-1 property of the vehicle owner may be parked on the A-1 zoned property; otherwise see Section 4.3.21.A. and B. for additional options on properties consisting of 5 acres or greater.

General farming, agricultural uses such as aquaculture, fish hatcheries, agricultural crop production including sod farms, agricultural production of livestock and forestry, including horses, cattle or the keeping and raising of ratites such as ostriches and emus

Greenhouse and plant nursery including both retail and wholesale, provided the products sold are raised on premises

Hay sales, refer to Sec. 4.2.2.C (4)

Single family, guest cottage, apartment. Refer to Sec. 4.3.18

Ornamental horticulture, floriculture, and nursery products retail, wholesale

Poultry farms, hatcheries

Public park, or other public recreational use or building

Racetrack, non-motorized, non-commercial for training only

Silviculture

Veterinary office, clinic, or hospital, no outside kennels permitted

C. Special Uses (requiring permit):

Airport, private

Aviaries

Bed and breakfast inn

Cemetery, mausoleum (private)

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Marion County, FL Land Development Code

Church, Places of worship

Dude ranch, riding academy

Feedlots, cattle, hog, lamb, etc.

Gas meter facility and supply lines, high-pressure, except where such permits are pre-empted by state and federal regulations

Kennel

Landfill, construction, and demolition

Motorized Vehicle Racetrack or Practice Facilities shall be defined as: Motorized Vehicle
Racetrack or Practice Facility: a place where ATV's, Motocross Bikes, Go Carts, Off Road
Vehicles, or any similar vehicles, gather to compete against each other or against time on
a tract of land or course constructed or designed for such purpose; A place to train,
develop form, techniques or other skills related to competition

Nursery school

Parking of commercial vehicles, see Sec. 4.3.21

Shooting range

School, accredited public, private, parochial

Sewage treatment plants with an inflow exceeding 5,000 gallons per day

Specialty animals

Sprayfields or other type of effluent disposal area when application rate exceeds 5,000 gallons per day, if allowed by law

Storage of explosives

Transportation services solely related to the transport of horses and livestock

Treatment facility for wastewater residuals

Veterinary office, clinic, or hospital, outside kennels permitted

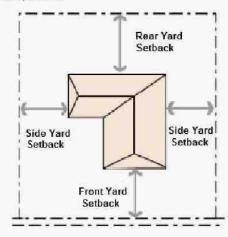
Water wellfields

D. Development Standards:

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Marion County, FL Land Development Code



Street

Maximum Density Permitted: 1 du/10 acres, unless qualifies for the density exceptions provisions in <u>Sec. 4.3.2</u>.

Minimum Lot Area: 10 acres

Minimum Lot Width: 150 feet

Maximum Building Height: 50 feet

Maximum Floor Area Ratio: None

E. Setbacks Minimums:

Front Setback: 25 feet

Side Setback: 25 feet

Rear Setback: 25 feet

F. Accessory Buildings:

Front Setback: 25 feet

Side Setback: 25 feet

Rear Setback: 25 feet

G. Accessory Building Housing for Livestock:

Front Setback: 75 feet

Side Setback: 25 feet

Rear Setback: 25 feet

H. Accessory Building Housing for Poultry:

Front Setback: 100 feet

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Marion County, FL Land Development Code

Side Setback: 25 feet

Rear Setback: 25 feet

I. Pool Enclosures:

Front Setback: 25 feet

Side Setback: 25 feet

Rear Setback: 10 feet

(Ord. No. 17-08, § 2(Exh. A), 4-11-2017)

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(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

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(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

03

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

04

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Qe

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

 $3.2 \ \text{indicates}$ three full baths and two half baths

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
С	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	
		Design (Style)
op Prk	Open Park View	Garage/Carport
		View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
WO	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
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Client:	Alek Wietrzykowski	Client File #:	10579 SW 11th Ter
Subject Property:	10579 SW 11th Ter, Ocala, FL 34476	Appraisal File #:	10579 SW 11th Ter

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS

This appraisal is subject to the following assumptions and limiting conditions:

- This report is prepared using forms developed and copyrighted by the Appraisal Institute. However, the content, analyses, and opinions set forth in this report are the sole product of the appraiser. The Appraisal Institute is not liable for any of the content, analyses, or opinions set forth herein.
- No responsibility is assumed for matters legal in character or nature. No opinion is rendered as to title, which is assumed to be good and marketable. All existing liens, encumbrances, and assessments have been disregarded, unless otherwise noted, and the property is appraised as though free and clear, having responsible ownership and competent management.
- I have examined the property described herein exclusively for the purposes of identification and description of the real property. The objective of my data collection is to develop an opinion of the highest and best use of the subject property and make meaningful comparisons in the valuation of the property. The appraiser's observations and reporting of the subject improvements are for the appraisal process and valuation purposes only and should not be considered as a warranty of any component of the property. This appraisal assumes (unless otherwise specifically stated) that the subject is structurally sound and all components are in working condition.
- I will not be required to give testimony or appear in court because of having made an appraisal of the property in question, unless specific arrangements to do so have been made in advance, or as otherwise required by law.
- I have noted in this appraisal report any significant adverse conditions (such as needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) discovered during the data collection process in performing the appraisal. Unless otherwise stated in this appraisal report, I have no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and have assumed that there are no such conditions and make no guarantees or warranties, express or implied. I will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because I am not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable public and/or private sources that I believe to be true and correct.
- I will not disclose the contents of this appraisal report except as provided for in the Standards and Ethical Rules under which this appraisal was developed and reported and/or applicable federal, state or local laws.
- The Client is the party or parties who engage an appraiser (by employment contract) in a specific assignment. A party receiving a copy of this report from the client does not, as a consequence, become a party to the appraiser-client relationship. Any person who receives a copy of this appraisal report as a consequence of disclosure requirements that apply to an appraiser's client, does not become an intended user of this report unless the client specifically identified them at the time of the assignment. The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media
- If this valuation conclusion is subject to satisfactory completion, repairs, or alterations, it is assumed that the improvements will be completed competently and without significant deviation.

VALUE DEFINITION

Market Value Definition (below)

Alternate Value Definition (attached)

MARKET VALUE is defined as the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

- 1. buyer and seller are typically motivated;
- 2. both parties are well informed or well advised and acting in what they consider their own best interests;
- 3. a reasonable time is allowed for exposure in the open market:
- 4. payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
- 5. the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

 Source: The Dictionary of Real Estate Appraisal, 6th ed., Appraisal Institute

*NOTICE: The Appraisal Institute publishes this form for use by appraisers where the appraiser deems use of the form appropriate. Depending on the assignment, the appraiser may need to provide additional data, analysis and work product not called for in this form. The Appraisal Institute makes no representations, warranties or guarantees as to, and assumes no responsibility for, the data, analysis or work product, or third party certifications, verifications, data specifications, scores, indexes, or valuation tools, used or provided by the individual appraiser(s) or others in the specific contents of the Al Reports®. Al Reports® Al-900.05 Certification, Assumptions and Limiting Conditions© Appraisal Institute 2017, All Rights Reserved

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Client:	Alek Wietrzykowski		Client File #:	10579 SW 11th Ter
Subject Property:	10579 SW 11th Ter, Ocala, FL 34476		Appraisal File #:	10579 SW 11th Ter
ADDD ALOED OFDIEN	O A TION			
APPRAISER CERTIFIC				
-	f my knowledge and belief:			
	t contained in this report are true and correct.			
•	, opinions, and conclusions are limited only by the repo analysis, opinions, and conclusions.	t assumptions and limiting	g conditions, and are my po	ersonal,
	ess specified below) or prospective interest in the proper onal interest with respect to the parties involved.	erty that is the subject of th	nis report, and I have no (ui	nless
■ I have no bias with res	spect to any property that is the subject of this report or	to the parties involved wit	h this assignment.	
■ My engagement in this	s assignment was not contingent upon the developing c	r reporting predetermined	results.	
in value that favors the	completing this assignment is not contingent upon the cause of the client, the amount of the value opinion, the ctly related to the intended use of this appraisal.		•	
My analysis, opinions Professional Appraisa	, and conclusions were developed, and this report has $\ensuremath{\mathrm{I}}$ I Practice.	peen prepared, in conform	ity with the Uniform Standa	rds of
	provided significant real property appraisal assistance a ope of Work section of this report.	re named below. The spec	cific tasks performed by the	ose named
➤ None	ame(s)			
As previously identifie the subject of this rep	d in the Scope of Work section of this report, the signer ort as follows:	(s) of this report certify to	the inspection of the prope	rty that is
Property Inspected by	Appraiser X Yes □ No			
Property Inspected by	Co-Appraiser			
period immediately pr	an appraiser or in any other capacity, regarding the proeceding acceptance of this assignment: To rin any other capacity, regarding the property that is the s	one Specify servi	ces provided: I hav	e not performed any other
ADDITIONAL CERTIF	CATION FOR APPRAISAL INSTITUTE MEMBE	RS, CANDIDATES AN	ND PRACTICING AFFIL	IATES
	ated Member, Candidate for Designation, or Practicing A	•		
•	s, opinions, and conclusions were developed, and this ronal Ethics and the Standards of Professional Appraisal F		-	rements of
■ The use of this report	is subject to the requirements of the Appraisal Institute	relating to review by its du	ly authorized representative	es.
As of the date of this	ember of the Appraisal Institute. report, I have completed the continuing f the Appraisal Institute.	•		
APPRAISERS SIGNA	TURES			
APPRAISER:		CO-APPRAISER:		
Signature	- Jan-	Signature		
Name Jon A. Dawso	on, SRA	Name		
Report Date <u>11/20/20</u>		Report Date		
Trainee Licensed [Trainee Licensed	Certified Residenti	al Certified General
License # Cert Res	RD4940 State FL	License #		State
Expiration Date <u>11/30</u>	/2024	Expiration Date		
		1		

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Certification



Melanie S. Griffin, Secretary



FLORIDA REAL ESTATE APPRAISAL BD

THE CERTIFIED RESIDENTIAL APPRAISER HEREIN IS CERTIFIED UNDER THE PROVISIONS OF CHAPTER 475, FLORIDA STATUTES

DAWSON, JON ASHLEY

13689 GRANGER AVE ORLANDO FL 32827

LICENSE NUMBER: RD4940

EXPIRATION DATE: NOVEMBER 30, 2024

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FROM:			INVOI	CE
McCalip & Morales Appraisal Service,	Inc.		INVOICE NUME	IFR
PO Box 6034			231823	
Ocala, FL 34478-6034			DATES	
		Invoice Date:	11/	10/2023
Telephone Number: 352-817-7595	Fax Number:	Due Date:		14/2023
			REFERENCE	
T0:		Internal Order		
ALBERT BLACK III		Lender Case #	f:	
		Client File #:		
		FHA/VA Case		
		Main File # on	231023	
E-Mail:		Other File # or		
Telephone Number:	Fax Number:	Employer ID:		
Alternate Number:				
DESCRIPTION				
Lender: ALBERT BLACK III Purchaser/Borrower: N/A		Client: N/A		
Property Address: 10579 SW 11th Ter				
^{City:} Ocala ^{County:} MARION		State: FI	7in: 0.4	
, MARION				176
Legal Description: SEC 30 TWP 16 RC	GE 22 PLAT BOOK 006 PAGE (Z ip: 342	176
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Page 44 of 121

Property Address															
	10579 8	SW 11th Ter					City	Ocala				State	FL	Zip Code 3.	4476
Borrower N/A	4				Owner of Pub	blic Record	SHE	ELLY ERIC	C LE	EE MARGA	RET	County	MARI	ON	
Legal Description	SEC 30	TWP 16 RG	E 22 PLAT	воок	006 PA	GE 097 EC									
Assessor's Parcel		8-017-00		200.1		02 00. 20	Tax Ye					R.E. Taxes	s\$ 1	6,601	
Neighborhood Nar		INE ESTATE:	9						QTI	R: 30/16/22	I	Census Tr		009.01	
		enant Vaca			Special Asse	esments \$			311	N. 30/10/22				per year	per month
Property Rights Ap			Leasehold		Other (desc		0				D 110/14	U		por your	por month
7		Fee Simple				· ·									
Assignment Type	Purch	ase Transaction	Refinan	nce Transacti		Other (des	scribe)	MARKE	T V	ALUATION	I FOR RE	CEIVE	ERSHI	>	
Lender/Client	ALBERT I	BLACK III			Address	N/A									
Is the subject prop	erty currently offere	d for sale or has it be	en offered for sale	in the twelve	e months pric	or to the effective	date of this	s appraisal?						res 🔀 No	
Report data source	e(s) used, offering p	rice(s), and date(s).		INSF	PECTIO	N/OMCAR	MLS								
l did	did not analyze th	ne contract for sale for	r the subject purch	hase transact	tion. Explain t	the results of the	analysis of	the contract for	sale o	or why the analysi	s was not				
performed.			, , , , , , , , , , , , , , , , , , , ,				,			, , , , , , ,					
F															
Contract Price \$		Date of Contra	not		Ic the prop	erty seller the ow	nor of nubl	in record?		Yes	□ No □	Data Source)(c)		
Contract Price \$	lal analatana dana										INU L	Jala Suulce	:(8)		V N-
•		charges, sale concess	-	npayment as:	sistance, etc.	.) to be paid by ar	пу рапу оп	benair of the bo	orrowe	er?				Ш,	Yes No
If Yes, report the t	otal dollar amount ar	nd describe the items	to be paid.												
Note: Race and t	he racial compositi	on of the neighborho	ood are not appra	aisal factors											
	Neighborhood		-11/			One-Unit	Housing 1	Frends			One-I	Unit Housi	na	Precent	Land Use %
Location			Dural	Drone-t-1/-	luco					Doclinin:					
Location		Suburban		Property Va		Increasing		Stable	ᆜ	Declining	PRICE		AGE	One-Unit	73 %
Built-Up		25-75%		Demand/Su		Shortage		In Balance		Over Supply	\$ (000)		(yrs)	2-4 Unit	%
Growth	Rapid X	Stable	Slow	Marketing T	ime >	Under 3 mths	· 🗌	3-6 mths		Over 6 mths	800	Low	0	Multi-Family	%
Neighborhood Bou	ındaries	SEE ADDEN	NDUM. SW	42ND 5	ST THE	NORTH. H	WY 48	34 TO THE	E S	OUTH.	2,000	High	60	Commercial	2 %
HWY 301	O THE EAS	ST, I-75 TO TI								,	1,100	Pred.	5	Other	25 %
Neighborhood Des											1,100	-			25 ~
Trongriborniood Des	o. ipuoii	SEE ADDEN	אטטאו.												
UNDER TH	<u>IE PRESEN</u>	T LAND USE	% OTHER	REPRI	ESENTS	S VACANT									
Market Conditions	(including support f	for the above conclusi	ions)		MARIO	N COUNT	Y IS C	URRENTL	LY S	SHOWING	SIGNS C	OF A ST	TABLE	MARKET	
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Specific Zoning Cl		Λ 1			Zoning De		A C D I C			NEGIANG	OLAI	•	IN,	1100,	
-		A-1	onforming (Grandfa	athornal line)	Zormiy De	. ,		ULTURAL Illanal (describe)							
Zoning Complianc					L	No Zoning		Illegal (describe)	J		2 1/	7 10 11	Mar 2	· .	
Is the highest and	pest use of subject	property as improved	(or as proposed p	per plans and	specification	ns) the present us	se?			X	Yes	No If	No, descri	be THE	E
HIGHEST A	AND BEST U	JSE IS RESI	DENTIAL						_						
Ounties	Public Other (c	describe)			Public	Other (desc	cribe)			Off-site Improve	ements - Type			Public	Private
Electricity	•	describe)		Vater	Public	,		/ΤΥΡΙΩΔΙ		01 1					Private
Electricity	X D	-	V			X **	*WELL	./TYPICAL		Street ASF	PHALT			Public	Private
Electricity Gas	X D	NONE	W	Sanitary Sewe	er	X **	*WELL	IC/TYPIC	AL	Street ASF Alley NOI	PHALT	ĘĘĄ.	Δ Man Da	X	
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File # 231823

There are N/A comparable	properties currently of	fered for sale in t	the subject neighborhoo		orice from \$ 0	to \$ 0	
14// 1	sales in the subject		he past twelve months		•		0 .
FEATURE	SUBJECT		LE SALE # 1		PARABLE SALE # 2	-	BLE SALE # 3
Address 10579 SW 11th T	er	9502 SW 27th A		2291 SW 76t		10540 SW 27th	
Ocala, FL 34476 Proximity to Subject		Ocala, FL 34476	-/518	Ocala, FL 34		Ocala, FL 34476	5-7508
	\$	1.76 miles NW	\$ 1,000,000	3.07 miles N	\$ 1,086,500		\$ 1,249,000
		\$ 329.06 sq.ft.	1,000,000	\$ 306.40	1,000,000	\$ 416.19 sq.ft.	
Data Source(s)		OMCARMLS#OM6	648085:DOM 78		OM651362;DOM 159	OMCARMLS#OM	
Verification Source(s)		P.A. 35699-022-		P.A. 35547-0		P.A. 35770-048-	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth		ArmLth	
Concessions		Cash;0		Cash;0		Cash;0	
Date of Sale/Time		s02/23;c01/23		s08/23;c07/2	23	s10/23;c09/23	
	N;Res;	N;Res;		N;Res;	-	N;Res;	
Site	Fee Simple 10.00 ac	FEE SIMPLE 10.00 ac		FEE SIMPLE 6.80 ac		FEE SIMPLE	156,000
1.5	N;Res;	N;Res;		N;Res;		0 16.24 ac N;Res;	-156,000
B : (0) I)	DT1;CUSTOM	DT1;CUSTOM		DT2;CUSTO	oM (DT2;CUSTOM	0
	Q3	Q3		Q3		Q3	Ĭ
Actual Age	6	7	0	24	+40,000	12	0
Condition	C3	C3		C3		C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	0			Total Bdrms. Baths	0
Room Count	9 3 3.0	9 4 3.0	0		4.0 -10,000		0
Gross Living Area Basement & Finished	3,261 sq.ft.	3,039 sq.ft.	+33,300	0,0.0	sq.ft42,750	1 '	+39,000
Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	TYPICAL	TYPICAL		TYPICAL		TYPICAL	
Heating/Cooling	CENTRAL	CENTRAL		CENTRAL		CENTRAL	
Energy Efficient Items	HEAT PUMP	HEAT PUMP		HEAT PUMP	0	HEAT PUMP	
	2ga1dw	3ga1dw		3ga1dw	-10,000	2ga1dw	
Porch/Patio/Deck		FOP/FSP/PTO	-2,000			FOP/FSP/FEP	-5,000
	NONE	NONE	40.000	FIREPLACE		FIREPLACE	-3,000
	FENCE/NONE BARN/LEANTO	FENCE/SCPOOL SHED	+49,000	FENCE/NON		FENCE/SCPOOL SHED/2BARNS/SUMKIT	-40,000 -75,000
Net Adjustment (Total)	DAIN/LLANTO	X + -	\$ 30,300		30,000		\$ -240,000
Net Adjustment (Total) Adjusted Sale Price of Comparables		Net Adj. 3.0 %	00,000	Net Adj. 2	2.0 %	Net Adj. 19.2 %	,
of Comparables		Gross Adj. 13.4 %	\$ 1,030,300	Gross Adj. 14	1,107,750	Gross Adj. 25.5 %	\$ 1,009,000
Data Source(s) My research did did did no	ECORDS/OMCAF t reveal any prior sales or tra ECORDS/OMCAF	RMLS. ansfers of the comparable s RMLS.	rty for the three years prior to ales for the year prior to the c	late of sale of the com	nparable sale.		
ITEM		JBJECT	COMPARABLE SA		COMPARABLE SALE #2	COMP	ARABLE SALE #3
Date of Prior Sale/Transfer	03/25/2022						
Price of Prior Sale/Transfer	\$1,395,000						
Data Source(s)		RECORDS	PUBLIC RECO		PUBLIC RECORDS		RECORDS
Effective Date of Data Source(s) Analysis of prior sale or transfer history of t	the subject property and con		11/10/2023		1/10/2023	11/10/2023	
RESULT OF THE CURRE					R TRANSFERS WER MS-LENGTH TRANS		WUICH IS Y
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THE MARKET APPROAC BUYERS AND SELLERS.	•	1,100,000				,	ORMED
This appraisal is made	following repairs or	alterations on the bas	sis of a hypothetical	condition that the	a hypothetical condition t e repairs or alterations har equire alteration or repair:	·	have been subject to the
	inspection of the fication, my (our) of the fication, my (our) of the fication, my (our) of the fication of th	pinion of the mark	et value, as defined	, of the real	defined scope of work, property that is the effective date of this ap		

Form 1004UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

APPENDIX 44045

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File # 231823

CONCRETE DRIVEWAY, FENCE, BARN WITH LEAN TO, WELL, SEPTIC AND LANDSCAPING. UTILITIES COMMENTS: AT THE TIME OF INSPECTION THE UTILITIES WERE ON AND IN WORKING ORDER. ALL APPLIANCES AND MECHANICAL ITEMS WERE IN WORKING ORDER. SEPTIC COMMENT: THE SEPTIC SYSTEM APPEARS TO BE IN WORKING ORDER WITH NO SIGNS OF POOLING. DATA SOURCES USED: THIS APPRAISAL CONSISTS OF DATA AND INFORMATION FROM THE FOLLOWING SOURCES: MULTIPLE LISTING SERVICE, PUBLIC RECORDS INCLUDING COUNTY PROPERTY APPRAISER, TAX COLLECTOR, ZONING AND LAND USE, AND CLERK OF THE COURT, TRULIA, ZILLOW, VARIOUS LOCAL AND NATIONAL NEWSPAPERS AND PUBLICATIONS. PRIOR SERVICES: LHAVE PERFORMED NO SERVICES AS AN APPRAISER OR IN ANY OTHER CAPACITY REGARDING THE PROPERTY THAT IS THE SUBJECT OF THIS REPORT WITHIN THE 3 YEAR PERIOD IMMEDIATELY PRECEDING ACCEPTANCE OF THIS ASSIGNMENT. EXPOSURE TIME: IS DEFINED AS THE ESTIMATED LENGTH OF TIME THAT THE PROPERTY INTEREST BEING APPRAISED WOULD HAVE BEEN OFFERED ON THE MARKET PRIOR TO THE HYPOTHETICAL CONSUMMATION OF A SALE AT MARKET VALUE ON THE EFFECTIVE DATE OF THE APPRAISAL. THE DEFINITION OF EXPOSURE TIME IS FROM THE DEFINITIONS SECTION OF THE 2021-2022 VERSION OF THE USPAP. THE EXPOSURE TIME WOULD BE APPX. 3-6 MONTHS. THE LOCAL MULTIPLE LISTING SERVICE WAS THE INFORMATION AND DATA SOURCE USED. **OURCE USED.** **OUR PROMOUND OF THE WOULD BE APPX. 3-6 MONTHS. THE LOCAL MULTIPLE LISTING SERVICE WAS THE INFORMATION AND DATA SOURCE USED. **OURCE USED.** **OFFICIAL PROMOUND OF THE COST OF THE APPROACH WAS NOT DEVELOPED.** **SIMARID TO REPRODUCTION OF THE PROPERTY OF THE PROPERTY OF THE EXPOSURE TIME WOULD BE APPX. 3-6 MONTHS. THE LOCAL MULTIPLE LISTING SERVICE WAS THE INFORMATION AND DATA SOURCE USED. **OUR OF THE SIMAR OF THE PROPERTY OF				
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Freddie Mac Form 70 March 2005

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK:

The scope of work for this appraisal is defined by the complexity of this appraisal assignment of the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE:

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist.

 Because the appraiser is not an expert in the field of environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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APPRAISER'S CERTIFICATION: The A

The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal
 Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in
 place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, and offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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borrower; the mortgagee or its successors and assigns; m	port to: the borrower; another lender at the request of the nortgage insurers; government sponsored enterprises; other
secondary market participants; data collection or reporting	services; professional appraisal organizations; any department,
agency, or instrumentality of the United States; and any state, obtain the appraiser's or supervisory appraiser's (if applicable)	the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal
report may be disclosed or distributed to any other party (inclu	•••
relations, news, sales, or other media).	g,g, pg,g, pg, p
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22. I am aware that any disclosure or distribution of this appra	isal report by me or the lender/client may be subject to certain
laws and regulations. Further, I am also subject to the provision	sions of the Uniform Standards of Professional Appraisal Practice
that pertain to disclosure or distribution by me.	
23. The borrower, another lender at the request of the borrow	
insurers, government sponsored enterprises, and other secondary	market participants may rely on this appraisal report as part
of any mortgage finance transaction that involves any one or m	ore of these parties.
24. If this appraisal report was transmitted as an "electronic	record" containing my "electronic signature," as those terms are
defined in applicable federal and/or state laws (excluding audio	and video recordings), or a facsimile transmission of this
	nature, the appraisal report shall be as effective, enforceable and
	elivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in	this appraisal report may result in civil liability and/or
criminal penalties including, but not limited to, fine or imprisor	nment or both under the provisions of Title 18, United States
Code, Section 1001, et seq., or similar state laws.	
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisor	ory Appraiser certifies and agrees that:
 I directly supervised the appraiser for this appraisal assignmen analysis, opinions, statements, conclusions, and the appraise 	· · · · · · · · · · · · · · · · · · ·
analysis, opinions, statements, conclusions, and the appraise	's certification.
2. I accept full responsibility for the contents of this appraisal	report including, but not limited to, the appraiser's analysis, opinions,
statements, conclusions, and the appraiser's certification.	roport including, but not innited to, the appraison analysis, opinions,
3. The appraiser identified in this appraisal report is either a s	ub-contractor or an employee of the supervisory appraiser (or the
appraisal firm), is qualified to perform this appraisal, and is acc	ceptable to perform this appraisal under the applicable state law.
··	of Professional Appraisal Practice that were adopted and
promulgated by the Appraisal Standards Board of The Appraisal	Foundation and that were in place at the time this appraisal
report was prepared.	
5. If this appraisal report was transmitted as an "electronic re	ecord" containing my "electronic signature," as those terms are
defined in applicable federal and/or state laws (excluding audio	and video recordings), or a facsimile transmission of this
appraisal report containing a copy or representation of my sign	- *
valid as if a paper version of this appraisal report were de	elivered containing my original hand written signature.
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
	OUI ENVIOUNT ALT HAIGEN (ONE)
Signature Q2	Signature
	Name
Company Name MCCALIP & MORALES APPRAISAL SERVICE, INC.	Company Name
Company Address PO BOX 6034	Company Address
OCALA, FL 34478	
Telephone Number (352) 817-7595	Telephone Number
Email Address REALTYGATOR@AOL.COM	Email Address
Date of Signature and Report 11/27/2023	Date of Signature
Effective Date of Appraisal 11/10/2023	State Certification #
State Certification # CERT GEN RZ2334	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State FL	
Expiration Date of Certification or License 11/30/2024	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
10579 SW 11th Ter	Did inspect exterior of subject property from street
Ocala, FL 34476	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,100,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name NO AMC	COMPARABLE SALES
Company Name ALBERT BLACK III Company Address N/A	
Company Address N/A	Did not inspect exterior of comparable sales from street

Freddie Mac Form 70 March 2005 UAD Version 9/2011 Page 6 of 6

Email Address

Did inspect exterior of comparable sales from street

Date of Inspection

Case 6:23-cv-00321-ADA Document 64 Filed 03/04/24 Page 50 of 121

Supplemental Addendum

File No.	231	823
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				201020	
Borrower	N/A		•		
Property Address	10579 SW 11th Ter				
City	Ocala	County MARION	State FL	Zip Code	34476
Lender/Client	ALBERT BLACK III				

INTENDED USER/USE:

THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LENDER/CLIENT. THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR A MARKET VALUATION FOR RECEIVERSHIP, SUBJECT TO THE STATED SCOPE OF WORK, PURPOSE OF THE APPRAISAL, REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM, AND DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER.

THE SCOPE OF WORK INCLUDES. BUT IS NOT LIMITED TO:

THE EXTENT TO WHICH THE PROPERTY IS IDENTIFIED:

THE EXTENT TO WHICH TANGIBLE PROPERTY IS INSPECTED;

THE TYPE AND EXTENT OF DATA RESEARCHED; AND

THE TYPE AND EXTENT OF ANALYSES APPLIED TO ARRIVE AT OPINIONS OR CONCLUSIONS.

A COMPLETE INSPECTION OF THE SUBJECTS INTERIORS AND EXTERIORS WERE PERFORMED. A COMPLETE VISUAL INSPECTION OF THE UNOBSTRUCTED EXTERIORS OF THE COMPARABLE SALES WAS PERFORMED FROM THE STREET. ADEQUATE RESEARCH WAS PERFORMED TO OBTAIN THE NECESSARY DATA TO PRODUCE A RELIABLE OPINION OF VALUE. INFORMATION PERTAINING TO LIVING AREAS, SITE IMPROVEMENTS, AND OTHER ACCESSORY BUILDINGS OF THE SUBJECT AND COMPARABLE SALES WERE OBTAINED FROM A VARIETY OF SOURCES INCLUDING BUT NOT LIMITED TO: PUBLIC RECORDS, MLS & VISUAL INSPECTION. UNLESS INDICATED, PERSONAL PROPERTY WAS NOT GIVEN CONSIDERATION IN ESTIMATE OF VALUE. THE APPRAISER HAS ATTEMPTED TO VERIFY ALL SALES WITH A PARTY TO THE TRANSACTION. HOWEVER, SUCH VERIFICATION IS NOT ALWAYS POSSIBLE OR FEASIBLE AND IN THESE CASES THE APPRAISER HAS RELIED ON MLS AND OTHER DATA SOURCES. THESE SOURCES ARE CONSIDERED RELIABLE AND IT IS AN EXTRAORDINARY ASSUMPTION TO THE REPORT THAT INFORMATION OBTAINED FROM THESE SOURCES IS ACCURATE. THE APPRAISER RESERVES THE RIGHT TO AMEND THE APPRAISAL IN THE CASE THAT MISINFORMATION RELEVANT TO THE VALUE CONCLUSION WAS OBTAINED FROM ANY DATA SOURCES. THE MARKET APPROACH TO VALUE IS THE PRINCIPLE APPROACH USED AS IT BEST REFLECTS THE ACTIONS OF INFORMED BUYERS AND SELLERS, WHICH IS SUPPORTED BY THE COST APPROACH. ALL SALES WERE GIVEN CONSIDERATION IN THE MARKET APPROACH TO VALUE. ALTHOUGH ADEQUATE INFORMATION IS AVAILABLE TO DEVELOP AN INCOME APPROACH, IT IS NOT CONSIDERED NECESSARY IN DEVELOPING A CREDIBLE OPINION OF VALUE. RESEARCH INDICATES THAT HOMES IN THE SUBJECTS AREA ARE PREDOMINANTLY OWNER OCCUPIED.

GENERAL TEXT ADDENDUM:

COMMENTS REGARDING SALES COMPARISON APPROACH:

PORCH/PATIO/DECK ADJUSTMENTS WERE BASED ON THE TYPE OF PORCH AND SQFT. BATHROOM AND SQUARE FOOTAGE ADJUSTMENTS ARE BASED ON PAIRED SALES DATA DERIVED FROM THE MARKET AND ARE A PER UNIT ADJUSTMENT. SITE ADJUSTMENTS ARE BASED ON ESTIMATED DIRECT VALUE AND NOT ON SIZE ALONE, IN THE CASE OF WATER INFLUENCED PROPERTIES MORE CONSIDERATION IS GIVEN TO THE TYPE AND QUALITY OF THE WATER INFLUENCE LIKE FRONT FOOTAGE, QUALITY AND SIZE OF BODY OF WATER. FENCE, POOL, FIREPLACE, SITE IMPROVEMENT ADJUSTMENTS IE; BARNS, SHEDS, DOCK, BOAT HOUSE ETC. WERE BASED ON PAIRED SALES DATA, CONTRIBUTORY VALUE AND 30 YEARS OF PROFESSIONAL APPRAISAL EXPERIENCE. AGE ADJUSTMENTS ARE BASED ON EFFECTIVE AGES OF THE SUBJECT AND COMPARABLE SALES AND LISTINGS. EFFECTIVE AGES FOR HOMES OF AVERAGE CONDITION WOULD BE APPX. HALF THE ACTUAL AGE. HOMES WHICH HAVE HAD MAJOR RENOVATIONS OR UPDATING WOULD HAVE EFFECTIVE AGES OF LESS THAN HALF THE ACTUAL AGE. HOMES WHICH HAVE DEFERRED MAINTENANCE OR ARE IN NEED OF UPDATING WOULD HAVE EFFECTIVE AGES GREATER THAN HALF THE ACTUAL AGE. DOM FOR THE SUBJECT MARKET AREA IS APPX. 3-6 MONTHS HOWEVER NOT ALL SALES WILL FALL INTO THIS TIME FRAME SOME SALES WILL BE LESS THAN 3 MONTHS AND SOME SALES WILL BE MORE THAN 6 MONTHS THIS IS TYPICAL AND COMMON FOR THE MARKET AREA. IF THE GLA DIFFERENCE BETWEEN THE SUBJECT AND COMPARABLE SALES AND LISTINGS IS GREATER THAN 20% THAT IS BECAUSE THERE WERE NOT ADEQUATE AVAILABLE SALES TO BRACKET THE SUBJECT GLA, THE SALES USED WERE THE BEST AVAILABLE. BEDROOM COUNT ADJUSTMENTS ARE NOT DEEMED NECESSARY AS THERE IS NO PROOF IN THE MARKET THAT A VALUE DIFFERENCE EXIST BASED ON BEDROOM COUNT, HOWEVER SQFT ADJUSTMENTS ARE MADE FOR A DIFFERENCE OF 100 SQFT OR GREATER. IF THE SUBJECTS CONDITION COULD NOT BE BRACKETED THAT IS BECAUSE THERE WERE NO SALES WITH SIMILAR CONDITION AVAILABLE. THE CONDITION ADJUSTMENT IS BASED ON PAIRED SALES DATA, CONTRIBUTORY VALUE OF REPAIRS AND 30 YEARS OF PROFESSIONAL APPRAISAL EXPERIENCE. THE SEARCH PARAMETERS WERE EXPANDED BY TIME AND DISTANCE AND NO COMPARABLE SALES, PENDING SALES OR LISTINGS WERE AVAILABLE, SALES OF THIS TYPE OF PROPERTY ARE VERY LIMITED.

COMPETENCY STATEMENT

I AM COMPETENT IN THE PROPERTY TYPE OF THIS ASSIGNMENT AND COMPETENT IN THIS GEOGRAPHICAL AREA OF WHICH THE PROPERTY FOR THIS ASSIGNMENT IS LOCATED. I CERTIFY THAT I HAVE ACCESS TO THE APPROPRIATE DATA SOURCES FOR THIS ASSIGNMENT AND WILL IMMEDIATELY NOTIFY THE LENDER, CLIENT OR AMC IN WRITING IF I AT ANYTIME DETERMINE THAT I AM NOT QUALIFIED TO COMPLETE THIS ASSIGNMENT. FURTHERMORE, I AM AWARE THAT ANY MISREPRESENTATION OF COMPETENCY MAY BE SUBJECT TO THE MANDATORY REPORTING REQUIREMENT OF THE MOST CURRENT VERSION OF THE USPAP.

Case 6:23-cv-00321-ADA Document 64 Filed 03/04/24 Page 51 of 121

Supplemental Addendum

Borrower	N/A							
Property Address	10579 SW 11th Ter							
City	Ocala	County	MARION	State	FL	Zip Code	34476	
Lender/Client	ALBERT BLACK III							

ADDITIONAL COMMENTS:

SMOKE DETECTORS WERE NOT REQUIRED UNTIL 2008, HOWEVER IF PRESENT IT WILL BE NOTED AND A PHOTO WILL BE IN THE REPORT. CO2 DETECTORS AND WATER HEATER STRAPPING ARE NOT REQUIRED.

TIME ADJUSTMENTS:

ONE UNIT HOUSING IS STABLE, NOT ENOUGH DATA HAS BEEN COLLECTED OVER A LONG ENOUGH TIME FRAME TO WARRANT TIME ADJUSTMENTS.

GLA DIFFERENCES:

IF THE GLA DIFFERS FROM PUBLIC RECORDS IT IS BECAUSE WE PHYSICALLY MEASURE EVERY HOUSE TO DETERMINE THE GLA. MOST COUNTIES DO NOT HAVE ACCURATE GLA'S BECAUSE THEY DO NOT PHYSICALLY INSPECT THE WHOLE PROPERTY AND CANNOT ACCOUNT FOR ADDITIONS OR CONVERTING PORCHES OR GARAGES TO GLA.

ANSI MEASUREMENT GUIDELINES:

THE SUBJECT DWELLING AND ALL OUT BUILDINGS WERE MEASURED USING ANSI MEASUREMENT GUIDELINES. THE MEASUREMENTS COMPLY WITH ANSI Z765-2021.

THE APPRAISER HAS CALCULATED THE HEATED SQUARE FOOTAGE OF THE SUBJECT PROPERTY'S GROSS-LIVING AREA FROM FIELD MEASUREMENTS TAKEN AT THE TIME OF PROPERTY VIEWING. THE SUBJECT IMPROVEMENTS CONSIST OF A 1 STORY DETACHED, SINGLE-FAMILY DWELLING WITH FINISHED AREA OF 3,261 SQUARE FEET. PHYSICAL AND TRANSACTIONAL INFORMATION REPORTED IN THIS APPRAISAL REPORT MAY BE DIFFERENT THAN THAT REPORTED IN EITHER THE MLS, THE ASSESSOR FILES, OR OTHER PUBLIC RECORD DATA SOURCES. THE APPRAISER COMPLIED WITH ANSI Z765-2021 IN CALCULATING AND REPORTING THE FINISHED SQUARE FOOTAGE OF THE SUBJECT PROPERTY.

CONDITION OF SUBJECT PROPERTY:

The subject is in new condition (C1), meaning the improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

The subject is in good condition (C2), meaning the improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

The subject is in average(+) condition (C3), meaning the improvements are well-maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well-maintained.

The subject is in average condition (C4), meaning the improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs.

		v-00321	-ADA	Document 64	Filed 03/04/24	Page 52 of 121
perty Address	N/A 10579 SV	V 11th Ter				File No. 231823
	Ocala			County MARION	State	FL Zip Code 34476
der/Client	ALBERT	BLACK III				
PPRAIS	SAL AND	REPORT	IDENT	IFICATION		
This Report is	s <u>one</u> of the fo	llowing types:				
Appraisal	Report	(A written repo	rt prepared i	under Standards Rule 2-2(a) ,	pursuant to the Scope of Work, as	s disclosed elsewhere in this report.)
Restricted				2 Z(u)		as disclosed elsewhere in this report,
Appraisal				under Standards Rule 2-2(b) , ed use by the specified client or		s disclosed elsewhere in this report,
Comme	nts on S	Standard	s Rule 2	2-3		
•		knowledge and be		oorroot		
		ained in this report ons, and conclusion			limiting conditions and are my person	al, impartial, and unbiased professional
	ons, and conclu		r propositivo	interest in the property that is the cubic	and of this report and no paragonal into	root with rooms at to the nortice involved
Unless otherw	vise indicated, l		o services, as	an appraiser or in any other capacity,		rest with respect to the parties involved. ect of this report within the three-year
I have no bias	with respect t	o the property that	is the subject	of this report or the parties involved w	=	
	_			developing or reporting predetermined ingent upon the development or report		on in value that favors the cause of the
lient, the amou	ınt of the value	opinion, the attain	ment of a stipu	ulated result, or the occurrence of a sul	osequent event directly related to the in	tended use of this appraisal.
, ,		conclusions were eport was prepare		I this report has been prepared, in con	formity with the Uniform Standards of	Professional Appraisal Practice that
				on of the property that is the subject of	this report.	
		•		property appraisal assistance to the pe	rson(s) signing this certification (if the	re are exceptions, the name of each
dividual provid	ing significant	real property appr	aisai assistanc	e is stated elsewhere in this report).		
0			and Da			
				eport Identification	atad raquiromentas	
vote any u	SPAP rela	tea issues ret	quiring aiso	closure and any State mand	ated requirements:	
PPRAISER:				ÇIIDI	ERVISORY or CO-APPRAISER (if a	nnlioahlo):
FFRAISEN.				3011	ENVISORT OF CO-AFFRAISER (IF a	pplicable).
	_	_				
ignature:	Q.			Cianati	ire:	
ignature: ame: JOHN	N C. MORAI	FS		Signati Name:	ло.	
<u> 30HI</u>	. O. WICHAI					
ate Certification #	CERT	Γ GEN RZ2334	ļ		ertification #:	
State License #:	Evniration Date -	f Cortification or Line	0'	•	Evolution Date of Cortification or I	icones:
ate: FL ate of Signature an		f Certification or Licens 11/27/2023	^{t.} <u>1</u>	1/30/2024 State:	Expiration Date of Certification or I Signature:	"ICRUPE:
fective Date of Ap		11/27/2023				
spection of Subjec	et:		r and Exterior		tion of Subject: None	Interior and Exterior PPENDIX Only 0
ate of Inspection (i	if applicable):	11/10/2023	}	Date of	Inspection (if applicable):	

Case 6:23-cv-00321-ADA Decition Page 03/04/24 Page 53 of 121

Borrower	N/A							
Property Address	10579 SW 11th Ter							
City	Ocala	County	MARION	State	FL	Zip Code	34476	
Lender/Client	ALBERT BLACK III							



Subject Front

N;Res;

10579 SW 11th Ter

Sales Price

View

 Gross Living Area
 3,261

 Total Rooms
 9

 Total Bedrooms
 3

 Total Bathrooms
 3.0

 Location
 N;Res;

Site 10.00 ac Quality Q3 Age 6



Subject Rear

Street Facing North



Case 6:23-cv-00321-ADA Decition Page 03/04/24 Page 54 of 121

Borrower	N/A							
Property Address	10579 SW 11th Ter							
City	Ocala	County	MARION	State	FL	Zip Code	34476	
Lender/Client	ALBERT BLACK III							



Subject Front Right

10579 SW 11th Ter

Sales Price

 Gross Living Area
 3,261

 Total Rooms
 9

 Total Bedrooms
 3

 Total Bathrooms
 3.0

 Location
 N;Res;

 View
 N;Res;

 Site
 10.00 ac

 Quality
 Q3

 Age
 6





Street Facing South



Case 6:23-cv-00321-ADA Decition Page 03/04/24 Page 55 of 121

Borrower	N/A							
Property Address	10579 SW 11th Ter							
City	Ocala	County	MARION	State	FL	Zip Code	34476	
Lender/Client	ALBERT BLACK III							



Subject Front Left

10579 SW 11th Ter

Sales Price

 Gross Living Area
 3,261

 Total Rooms
 9

 Total Bedrooms
 3

 Total Bathrooms
 3.0

 Location
 N;Res;

 View
 N;Res;

 Site
 10.00 ac

 Quality
 Q3

 Age
 6





Subject Address



Case 6:23-cv-00321-ADA Decition Page 03/04/24 Page 56 of 121

Borrower	N/A							
Property Address	10579 SW 11th Ter							
City	Ocala	County	MARION	State	FL	Zip Code	34476	
Lender/Client	ALBERT BLACK III							



Subject North Side

10579 SW 11th Ter

Sales Price

 Gross Living Area
 3,261

 Total Rooms
 9

 Total Bedrooms
 3

 Total Bathrooms
 3.0

 Location
 N;Res;

 View
 N;Res;

 Site
 10.00 ac

 Quality
 Q3

 Age
 6





Mechanical



Case 6:23-cv-00321-ADA Decition Page 03/04/24 Page 57 of 121

Borrower	N/A							
Property Address	10579 SW 11th Ter							
City	Ocala	County	MARION	State	FL	Zip Code	34476	
Lender/Client	ALBERT BLACK III							



Barn

10579 SW 11th Ter Sales Price Gross Living Area 3,261 Total Rooms Total Bedrooms Total Bathrooms 3.0 Location N;Res; View N;Res; 10.00 ac Site Quality Q3 6 Age



Barn Interior



Barn Interior

Case 6:23-cv-00321-ADA **Subject ក្រស់ក្**Photiled 93/04/24 Page 58 of 121

Borrower	N/A							
Property Address	10579 SW 11th Ter							
City	Ocala	County	MARION	State	FL	Zip Code	34476	
Lender/Client	ALBERT BLACK III							



Garage

10579 SW 11th Ter Sales Price Gross Living Area 3,261 Total Rooms Total Bedrooms Total Bathrooms 3.0 Location N;Res; View N;Res; 10.00 ac Site Quality Q3 6 Age



Utility



Kitchen

Case 6:23-cv-00321-ADA **Subject ក្រស់ក្**Photiled 93/04/24 Page 59 of 121

Borrower	N/A							
Property Address	10579 SW 11th Ter							
City	Ocala	County	MARION	State	FL	Zip Code	34476	
Lender/Client	ALBERT BLACK III							



Living Room

10579 SW 11th Ter Sales Price Gross Living Area 3,261

 Total Rooms
 9

 Total Bedrooms
 3

 Total Bathrooms
 3.0

 Location
 N;Res;

 View
 N;Res;

 Site
 10.00 ac

 Quality
 Q3

 Age
 6



Family Room



Dining Room

Case 6:23-cv-00321-ADA **Subject interior Photo Photo Page** 3/04/24 Page 60 of 121

Borrower	N/A							
Property Address	10579 SW 11th Ter							
City	Ocala	County	MARION	State	FL	Zip Code	34476	
Lender/Client	ALBERT BLACK III							



Nook

 10579 SW 11th Ter

 Sales Price

 Gross Living Area
 3,261

 Total Rooms
 9

 Total Bedrooms
 3.0

 Location
 N;Res;

 View
 N;Res;

 Site
 10.00 ac

 Quality
 Q3

 Age
 6



Office



Bedroom

Case 6:23-cv-00321-ADA **Subject ក្រុះ** ទៅមាល់ Photi Page 3/04/24 Page 61 of 121

Borrower	N/A							
Property Address	10579 SW 11th Ter							
City	Ocala	County	MARION	State	FL	Zip Code	34476	
Lender/Client	ALBERT BLACK III							



Bedroom

10579 SW 11th Ter Sales Price Gross Living Area 3,261 Total Rooms Total Bedrooms Total Bathrooms 3.0 Location N;Res; N;Res; 10.00 ac Site Quality Q3 Age 6



Bedroom



Bathroom

Case 6:23-cv-00321-ADA **Subject Metrici Page** 3/04/24 Page 62 of 121

Borrower	N/A							
Property Address	10579 SW 11th Ter							
City	Ocala	County	MARION	State	FL	Zip Code	34476	
Lender/Client	ALBERT BLACK III							



Bathroom

Sales Price Gross Living Area 3,261 Total Rooms Total Bedrooms Total Bathrooms 3.0 Location N;Res; View N;Res; 10.00 ac Site Quality Q3 6 Age

10579 SW 11th Ter



Bathroom



Smoke Detector

Case 6:23-cv-00321-ADA Comparable 640to Filage 03/04/24 Page 63 of 121

Borrower	N/A							
Property Address	10579 SW 11th Ter							
City	Ocala	County	MARION	State	FL	Zip Code	34476	
Lender/Client	ALBERT BLACK III							



Comparable 1

9502 SW 27th Ave

Prox. to Subject 1.76 miles NW Sales Price 1,000,000 Gross Living Area 3,039 Total Rooms Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; N;Res; View 10.00 ac Site Quality Q3 Age



Comparable 2

2291 SW 76th Ln

3.07 miles NW Prox. to Subject Sales Price 1,086,500 Gross Living Area 3,546 Total Rooms Total Bedrooms 5 Total Bathrooms 4.0 Location N;Res; View N;Res; 6.80 ac Quality Q3 Age 24



Comparable 3

10540 SW 27th Ave

Prox. to Subject 1.68 miles W Sales Price 1,249,000 Gross Living Area 3,001 Total Rooms 9 Total Bedrooms 3 Total Bathrooms 2.2 Location N;Res; N;Res; View Site 16.24 ac Quality Q3 Age 12

ENVIRONMENTAL ADDENDUM

APPARENT* HAZARDOUS SUBSTANCES AND/OR DETRIMENTAL ENVIRONMENTAL CONDITIONS

Borrower	N/A									
Address		V 11th Ter		Carret	MADION		Cint-		75	04470
City	Ocala ALBERT	BI ACK III		County	MARION		State	FL	Zip code	34476
Lender/Clien			and development of the second	·						
*Apparen	is defined as that wh	cn is visible, obvious,	evident or manifest to t	ne appraiser.						
1	his universal Environmer the property being appr		with any real estate app	raisal. Only th	ne statements which have be	en checked by the appr	aiser apply			
This addendum r	reports the results of the	appraiser's routine insp	ection of and inquiries at	oout the subject	ct property and its surroundir	ng area. It also states v	vhat assum	ptions		
were made about	t the existence (or none	kistence) of any hazardo	us substances and/or de	trimental envir	ronmental conditions.			The appraise	r is not an expert e	nvironmental
•	=	=			ironmental conditions which	-				
			ide by a qualified enviror egatively affect its safety		tor would reveal the existenc	o oi nazaruous malena	io ailu/Ul (unnental		
		. ,								
				D	RINKING WATER					
Drinking	Water is supplied to the	subject from a municip	al water supply which is	considered sa	afe. However the only way to	be absolutely certain th	nat the wat	er meets		
		tested at all discharge p								
	Water is supplied by a	well or other non-munici	pal source. It is recomm	nended that tes	sts be made to be certain tha	at the property is supplie	ed with ade	quate pure		
water. Lead car	n get into drinking water	from its source the nin-	es, at all discharge point	s. plumhina fiv	dures and/or appliances. The	only way to be certain	that water	does not		
	-	rel is to have it tested at		o, promotily IIX	калоо ана _г ог аррнанова. ПП	ony may to be belialli	anut water	GOOD HUL		
				dequate supply	of safe, lead-free Drinking V	Vater.				
Comments										
				CANUTA	DV MACTE DIODOG	٨١				
				SANITA	ARY WASTE DISPOS	AL				
		the property by a munic	-	_						
				disposal syste	m. The only way to determin	ne that the disposal syst	em is adeq	uate and in		
	-	ve it inspected by a quali		Wasta in diare	ead of hy a municipal access	or an adequate areas-li-	normittod -	ltornate		
	ie estimated in this appra nt system in good condit		impuon uiat the Sanitary	wasie is dispo	sed of by a municipal sewer o	n an auequate properly	реппппед а	nernate		
Comments										
		-				-		•		
					LOONTAL					
				SOI	L CONTAMINANTS					
There or	re no annarent cione of 6	Soil Contaminants on or	near the subject property			It is nossible that reco	arch inene	ction and		
				(except as re	ported in Comments below).					
testing b	by a qualified environme		eal existing and/or potent	(except as re						
testing b property	by a qualified environme that would negatively a	ntal inspector would reve ffect its safety and value	eal existing and/or potent	/ (except as re	ported in Comments below). substances and/or detriment					
testing b property	by a qualified environme that would negatively a	ntal inspector would reve ffect its safety and value	eal existing and/or potent	/ (except as re	ported in Comments below). substances and/or detriment					
testing b property	by a qualified environme that would negatively a	ntal inspector would reve ffect its safety and value	eal existing and/or potent	/ (except as re	ported in Comments below). substances and/or detriment					
testing b property	by a qualified environme that would negatively a	ntal inspector would reve ffect its safety and value	eal existing and/or potent	/ (except as re	ported in Comments below). substances and/or detriment of Soil Contaminants.					
testing b property	by a qualified environme that would negatively a	ntal inspector would reve ffect its safety and value	eal existing and/or potent	/ (except as re	ported in Comments below). substances and/or detriment					
testing b property X The valu Comments	oy a qualified environme that would negatively a ne estimated in this appre	ntal inspector would reve ffect its safety and value isal is based on the assu	eal existing and/or potent	(except as related to the control of	ported in Comments below). substances and/or detriment of Soil Contaminants.	tal environmental condit	ions on or	around the		
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Comments

C	ase 6:23-cv-00321-ADA	Document 64	Filed 03/04/24	Page 65 of 121
		USTs (UNDERGROUND STOR	AGE TANKS)	
X Comme	There are no apparent Hazardous Waste Sites on the subject property or search by a trained environmental engineer may determine that there is a The value estimated in this appraisal is based on the assumption that there value or safety of the property.	ling gasoline stations or chemical manufacture ect property. It is recommended that an insper per registration if they are active; and if they are functioning USTs are not leaking and are property. NEARBY HAZARDOUS WAS rearby the subject property (except as reporting or more Hazardous Waste Sites on or in the subject property (except as reporting or more Hazardous Waste Sites on or in the subject property (except as reporting or more Hazardous Waste Sites on or in the subject property (except as reporting or more Hazardous Waste Sites on or in the subject property (except as reporting or more Hazardous Waste Sites on or in the subject property (except as reporting or more Hazardous Waste Sites on or in the subject property (except as reporting or more Hazardous Waste Sites on or in the subject property (except as reporting or more Hazardous Waste Sites on or in the subject property (except as reporting or more Hazardous Waste Sites on or in the subject property (except as reporting or more Hazardous Waste Sites on or in the subject property (except as reporting or more Hazardous Waste Sites on or in the subject property (except as reporting or more Hazardous Waste Sites on or in the subject property (except as reporting or more Hazardous Waste Sites on or in the subject property (except as reporting or more Hazardous Waste Sites on or in the subject property (except as reporting or more Hazardous Waste Sites on or in the subject property (except as reporting or more Hazardous Waste Sites on or in the subject property (except as reporting or more Hazardous Waste Sites on or in the subject property (except as reporting or more Hazardous Waste Sites on or in the subject property (except as reporting or more Hazardous Waste Sites on or in the subject property (except as reporting or more Hazardous Waste Sites on or in the subject property (except as reporting or more Mazardous Waste Sites or or in the subject property (except as reporting or more Mazardous waste Sites or or in the subject property (except as repor	ing plants) located on adjacent properties (except properties) located by a qualified UST inspector be obtained to re inactive, to determine whether they were early registered and that any abandoned USTs are STE SITES. But in Comments below). Hazardous Waste Site he area of the subject property.	
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X	All or part of the improvements were constructed before 1982 when UR property is free of UREA formaldehyde is to have it inspected by a qualify The improvements were constructed after 1982. No apparent UREA form The value estimated in this appraisal is based on the assumption that ther	ied UREA formaldehyde inspector. naldehyde materials were observed (except as	s reported in Comments below).	
Comme	nts			
		LEAD PAINT		
X	All or part of the improvements were constructed before 1980 when Lee evidence of peeling or flaking Lead Paint on the floors, walls or ceilings is free of surface or subsurface Lead Paint is to have it inspected by a q The improvements were constructed after 1980. No apparent Lead Pain The value estimated in this appraisal is based on the assumption that ther	(except as reported in Comments below). The ualifed inspector. was observed (except as reported in Comme	only way to be certain that the property ents below).	
		AIR POLLUTION		
X	There are no apparent signs of Air Pollution at the time of the inspection that the air is free of pollution is to have it tested. The value estimated in this appraisal is based on the assumption that the late.		Comments below). The only way to be certain	
		WETLANDS/FLOOD PL	AINS	
X	The site does not contain any apparent Wetlands/Flood Plains (except as Flood Plains is to have it inspected by a qualified environmental professi The value estimated in this appraisal is based on the assumption that ther	onal.		
		MISCELLANEOUS ENVIRONMEN	ITAL HAZARDS	
	There are no other apparent miscellaneous hazardous substances and/o	r detrimental environmental conditions on or i	n the area of the site except as indicated below:	

______ The value estimated in this appraisal is based on the assumption that there are no Miscellaneous environmental Hazards (except those reported above) that would negatively affect the value of the property.

When any of the environmental assumptions made in this addendum are not correct, the estimated value in this appraisal may not be valid.

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

06

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
С	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
	Other	Basement & Finished Rooms Below Grade
o Prk	Park View	View
		View
Pstrl	Pastoral View	View
PwrLn	Power Lines	
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO .	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
W0	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
	<u>- </u>	

BUILDING SECTION TYPES

BUILDING SECTION TYPES:

- ADU UTILITY ALUM
- ALA ADD LIVING AREA
- AOF OFFICE AVG
- APT APARTMENT
- BTH BOAT HOUSE
- C/A CENT AIR COND
- CAN CANOPY ATTACHD CDN CANOPY - DETACHD
- CHA CENT HEAT AIR
- CLP LOADING - FINISH
- COM FINISHED AREA
- DCK DECK-WOOD
- EPA POOL ENC - A EPB
- POOL ENC -B EPC POOL ENC - C
- FAP ACRYLIC POR FINISH FBG GARAGE - BASEMNT
- FCB CABANA FINISHD
- FCP CARPORT FINISH
- FDC CARPORT FINISH
- FDG GARAGE-FINISHD
- FDS SCRN PORCH FIN
- FDU UTILITY FINISH
- FEP PORCH ENC FIN
- FGR GARAGE FINISHD
- FOP PORCH OPEN FIN
- FSP SCRN PORCH FIN
- FST UTILITY FINISH
- FUS UPPER STORY FN
- FVP VNYL PORCH FIN GOF OFFICE - GOOD
- HAN HANGER-FINISH
- IND FINISHED AREA
- MBL FINISHED AREA
- MFB FINISHED AREA
- MZO MEZZANINE OFF
- MZR MEZZANINE RETL MZS MEZZANINE STOR
- PTO PATIO
- RES FINISHED AREA
- ROM MH ROOM ADDITN SFR SEMI FIN AREA
- STP STOOP
- TOL TOILETS UAP ACRYLIC POR -UNFIN
- UBG GARAGE - BASEMNT
- UCB CABANA UNFINSH
- UCD CANOPY UNFN DE
- UCN CANOPY UNFIN CARPORT - UNFIN UCP
- UDC CARPORT UNFIN
- UDG GARAGE UNFINSH
- UDS SCRN PORCH-UNF
- UDU UTILITY UNFINS UEP PORCH - ENC - UNFN
- UGR GARAGE UNFINSH UHA HANGER UNFIN
- ULP LOADING -UNFINS
- UOP PORCH OPEN UNF
- USP SCRN PORCH UNF
- UST UTILITY UNFINS
- UUS UPPER STORY UF
- UVP VNYL PORCH UNF

LICENSE



Melanie S. Griffin, Secretary



STATE OF FLORIDA **DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION**

FLORIDA REAL ESTATE APPRAISAL BD

THE CERTIFIED GENERAL APPRAISER HEREIN IS CERTIFIED UNDER THE PROVISIONS OF CHAPTER 475, FLORIDA STATUTES

MORALES, JOHN C

4 BANYAN DRIVE OCALA FL 34472

LICENSE NUMBER: RZ2334

EXPIRATION DATE: NOVEMBER 30, 2024

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DECLARATIONS

REAL ESTATE PROFESSIONAL ERRORS & OMISSIONS INSURANCE POLICY

THIS IS A CLAIMS MADE INSURANCE POLICY.

THIS POLICY APPLIES ONLY TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST AN INSURED DURING THE POLICY PERIOD. ALL CLAIMS MUST BE REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD OR WITHIN SIXTY (60) DAYS AFTER THE END OF THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

I Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the Company.

Policy Number: RAB4446321-23 Renewal of: RAB4446321-22

Program Administrator: Herbert H. Landy Insurance Agency Inc.

100 River Ridge Drive, Suite 301

Norwood, MA 02062

Item 1. Named Insured: McCalip & Morales Appraisal Service, Inc

Item 2. Address: 4 Banyan Dr.

City, State, Zip Code: Ocala, FL 34472

Attn:

06/10/2023 06/10/2024 Item 3. Policy Period: From

(Month, Day, Year) (Month, Day, Year)

(Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.)

Item 4. Limits of Liability: (inclusive of claim expenses):

> A. \$1,000,000 Limit of Liability - Each Claim \$ 1,000,000 Limit of Liability - Policy Aggregate \$ 500,000 Limit of Liability - Fair Housing Claims

D. \$500,000 Limit of Liability - Fungi Claims

Item 5. Deductible: (inclusive of Claim Expense): \$ 10,000 Each Claim

Item 6. Premium: \$ 1,581.00 Additional 2.0% FL Guaranty Association Assessment \$31.62

item 7. Retroactive Date (if applicable): 06/10/2016

Item 8. Forms, Notices and Endorsements attached:

D43100 (08/19) D43300 FL (05/13) D43444 (03/17) D43442 (03/15) D43411 (05/13) D43447 (06/17) D43448 (06/17) D43427 (05/13)

D43432 (05/13) D43421 (03/15) D43425 (05/13) IL7324 (07/21)

D43101 (03/15) Page I of 1

Keray a majour

Authorized Representative

Case 6:23-cv-00321-ADA Document Map Filed 03/04/24 Page 72 of 121

Borrower	N/A							
Property Address	10579 SW 11th Ter							
City	Ocala	County	MARION	State	FL	Zip Code	34476	
Lender/Client	ALBERT BLACK III							



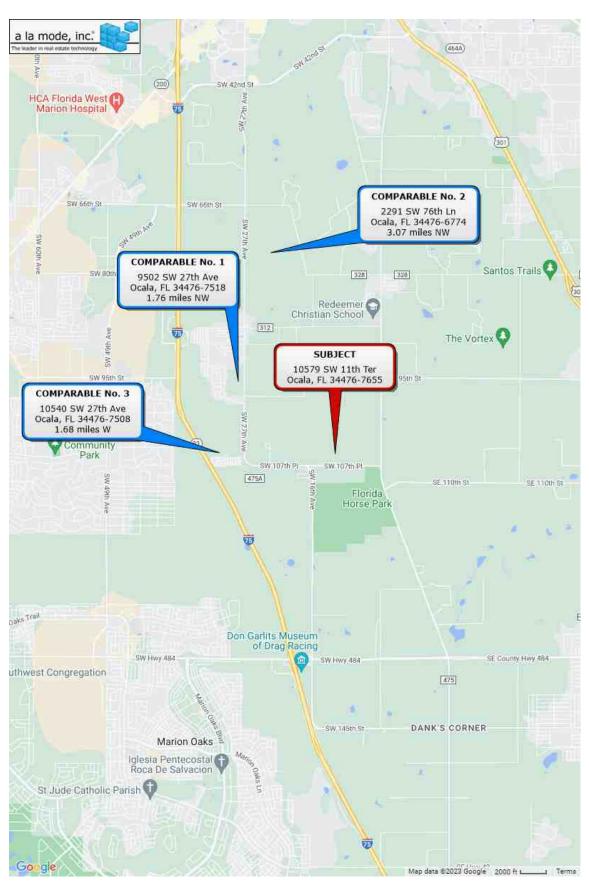
Case 6:23-cv-00321-ADA Documental Filed 03/04/24 Page 73 of 121

Borrower	N/A							
Property Address	10579 SW 11th Ter							
City	Ocala	County	MARION	State	FL	Zip Code	34476	
Lender/Client	ALBERT BLACK III							



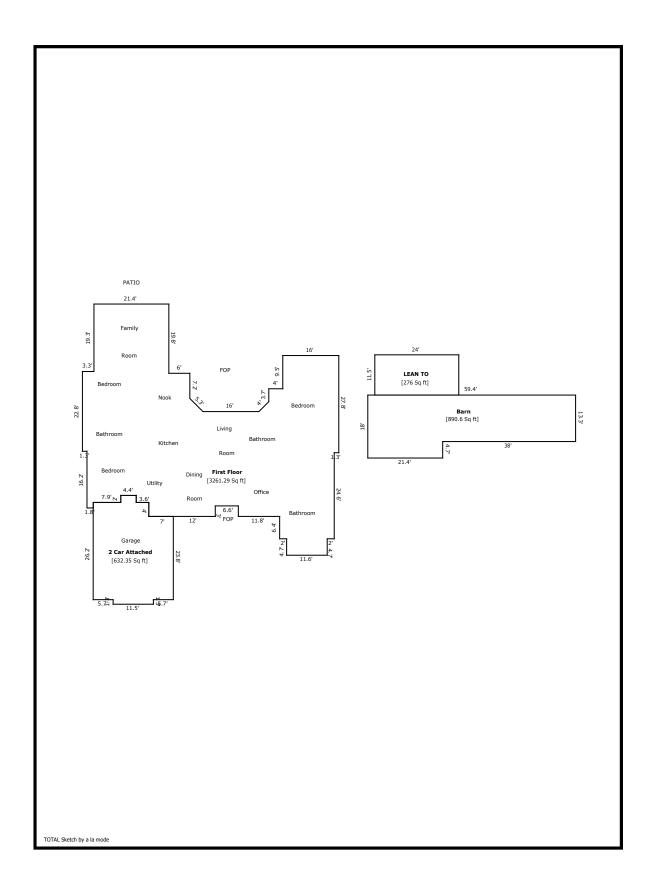
Case 6:23-cv-00321-ADA Documento 64_{Map}Filed 03/04/24 Page 74 of 121

Borrower	N/A							
Property Address	10579 SW 11th Ter							
City	Ocala	County	MARION	State	FL	Zip Code	34476	
Lender/Client	ALBERT BLACK III							



Case 6:23-cv-00321-ADA Building sket 64 (Pagiled 193/04/24 Page 75 of 121

Borrower	N/A							
Property Address	10579 SW 11th Ter							
City	Ocala	County	MARION	State	FL	Zip Code	34476	
Lender/Client	ALBERT BLACK III							



Case 6:23-cv-00321-ADA **Building Sketch (Page** ed 293/04/24 Page 76 of 121

Borrower	N/A							
Property Address	10579 SW 11th Ter							
City	Ocala	County	MARION	State	FL	Zip Code	34476	
Lender/Client	ALBERT BLACK III							

OTAL Sketch by a la mode	Area Calculations Summary	0-1	
ing Area st Floor	3261.3 Sq ft	Calculation Details	11.6 × 4.7 = 54 21.4 × 19.3 = 4. 16 × 9.5 = 1! 15.6 × 6.4 = 99 27.4 × 3 = 82 19 × 3 = ! 1.8 × 1.6 = 2 21.8 × 1.3 = 23 33.5 × 18.7 = 626 22.8 × 1.3 = 29 37.4 × 9.7 = 36 37.4 × 9.7 = 36 34.3 × 27 = 92 0.5 × 2.8 × 2.8 = 11.4 × 5.7 = 65 6 × 7.2 = 43 3.7 × 6 = 2 0.5 × 3.7 × 3.7 = 2
tal Living Area (Rounded):	3261 Sq ft		
on-living Area rn	890.6 Sq ft		18 × 21.4 = 385
			38 × 13.3 = 505
AN TO	276 Sq ft		24 × 11.5 = 2
ar Attached	632.4 Sq ft		4.4 × 2 = 8 11.5 × 1.3 = 22.9 × 23.8 = 5 4 × 15.9 = 6 0 × 2.4 = 0 0.5 × 0 × 1.6 =

	<u>IN</u>	VOICE
Date:	11/21/2023	File No. 23-176 Case No.
Prepa	ared for:	
	Alex Wietrzykoski 1133 S Madison Ave Dallas, TX 75208	
Prope	erty Appraised:	
	10579 SW 11th Terrace Ocala, FL 34476-7655	
Work	Performed:	
		\$ \$ \$
		\$\$ \$ Total Amount Due: \$1,500.00
Pleas	se make checks payable to: Rhodes & Rickolt, PA 1701 NE 42nd Avenue, Suite 101 Ocala, FL 34470 (352) 732-2288	

APPRAISAL REPORT

OF



10579 SW 11th Terrace Ocala, FL 34476-7655

PREPARED FOR

Alex Wietrzykoski 1133 S Madison Ave Dallas, TX 75208

AS OF

11/10/2023

PREPARED BY

Rhodes & Rickolt, PA 1701 NE 42nd Avenue, Suite 101 Ocala, FL 34470

Residential Appraisal Report

	Residential Applaisa Report	
	The purpose of this appraisal report is to provide the client with an accurate, and adequately supported, opinion of the market value of the subject	ct property.
	Property Address 10579 SW 11th Terrace City Ocala State FI	L Zip Code 34476-7655
	Alex Mietraykocki	Marion
	Owner Eric Shelly & Margaret Lee Intended User Alex Wietrzykoski County	Marion
	Legal Description SEC 30 TWP 16 RGE 22 PLAT BOOK 006 PAGE 097 EQUINE ESTATES LOT 17	
	T 1/ 2022 DE	Taxes \$ 17,293.08
!	Neighborhood Name Marion County Map Reference 2010 C. Bureau Cens	sus Tract 0009.01
SUBJECT	required trainer water to the second	odo irradi.
3	Occupant X Owner Tenant Vacant Special Assessments \$ 0 X PUD HOA\$ 1,900	X per year per month
m	Property Rights Appraised X Fee Simple Leasehold Other (describe)	
\supseteq	Property rights Appraised V Lee Stittlife Leasenool Ontal (Jesurine)	
ഗ	inlended use Market value for Court Crucica List and Coming (a.poses	
	Client Alex Wietrzykoski Address 1133 S Madison Ave, Dallas, TX 75208	
	Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?	Yes X No
	Report data source(s) used, offerings price(s), and date(s). Ocala Marion County Multiple Listing Service, Inc.	
	Report data source(s) used, offerings price(s), and date(s).	
	I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for	sale or why the analysis was not I
		,,
-	performed. N/A	
ပ		
⋖	AMA	Cty Pocords
CONTRACT	Contract Price \$ N/A Date of Contract N/A Is the property seller the owner of public record? X Yes No Data	
5	Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the	purchaser? Yes No
ō	15 title any mindred assistance from singles, one some series and	
Ö	If Yes, report the total dollar amount and describe the items to be paid.	
	Note: Race and the racial composition of the neighborhood are not appraisal factors.	
		sing Present Land Use %
	Neighborhood characteristics Vigital Principles	
	Location Johan Journal Train Train Train	AGE One-Unit 65 %
	Built-Up Over 75% X 25-75% Under 25% Demand/Supply X Shortage In Balance OverSupply \$ (000)	(yrs) 2-4 Unit 0 %
0	Built-Up Over 75% X 25-75% Under 25% Demand/Supply X Shortage In Balance Oversuppy \$ (000)	
0	Growth Rapid X Stable Slow Marketing Time Under 3 mths 3-6 mths X Over 6 mths 1,000 Low	
프	Neighborhood Boundaries The general neighborhood encompasses all areas of Marion County suitable 4,000 High	35 Commercial 0 %
15	Neighborhood Bourloanes The general heighborhood encompasses and about 1 500 Pand	
l m	for large custom homes and small farms. However, the immediate neighborhood ** 1,500 Pred.	
EIGHBORHOOD	Neighborhood Description ** is located in South Marion County south of Ocala; north of CR 484; west of the US Hwy 441	1/4301 corridor; and east of
Ō	Neighborhood Description is located in County warren county seems of Secretary bears (modified in County and County Secretary	forms on 40 AC to 20 AC
ш	1-75. The subject development, Equine Estates, is an upscale gated development comprised of custom homes/small	Iainis oil 10 AC to 20 AC
Z	tracts in close proximity to the Green way riding trails and Horse Park.	
	Market Conditions (including support for the above conclusions) The market began a significant acceleration in early 2021 attri	ibutable to the recent
200	Market Conditions (including support for the above conclusions) The market began a significant assessment in early 252 and	- Harris assent interest
	opening of The World Equestrian Center, the expansion of the nearby Green way Horse Park, and blue state migration	n. However, recent interest
	hikes have slowed this momentum somewhat. Market and Exposure times are estimated at 6 to 12 months.	
1000	A AU L LDL LAL . 40 00 AC Description View	Res/Acreage
	Specific Zoning Classification A-1 Zoning Description General Agriculture (Residential in Natural Control of C	re)
3	Zoning Compliance X Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)	
	Zoning Compliance A Legal Legal Nonconforming (Grandlathered Use) No Zoning Inlegal (describe)	The I Behand
		If No, describe. The Highest
100	& Best Use is for continued residential and/or horse farm consistent with its zoning.	
		B.111 B.1.1
anne	Utilities Public Other (describe) Public Other (describe) Off-site ImprovementsType	
ш	V Moll wiCofforor Ctrost Apphalt	X
SIT	Lieutinity A Mana	
O)		
Barrie	FEMA Special Flood Hazard Area Yes X No FEMA Flood Zone X FEMA Map # 12083C0710D FEMA	Map Date 08/28/2008
	Are the utilities and/or off-site improvements typical for the market area? X Yes No If No, describe.	d
	Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes X	No If Yes, describe.
	The site features a gated entry with an extensive drive leading to an attractively landscaped homesite with gently rolling	g pastures, oaks, perimeter
	The site reactives a gated entity with an extensive drive reading to an attractively randocaped notices with gently rount	and to maximize its bishest
	and three 4-board fenced paddocks set up as a residential horse farm. There is ample room for the addition of an are	cha to maximize its nignest
	and best use.	
	Foundation Foundation Paradistron materials and the Listen	ior materials/condition
	General Description Foundation Exterior Description materials/condition Interior	0 O I
		s Tile;Cpt/Avg-Gd
	Units X One One with Accessory Unit X Concrete Slab Crawl Space Foundation Walls Reinf Conc/Gd Floor	s Tile;Cpt/Avg-Gd
	Units X One One with Accessory Unit X Concrete Slab Crawl Space Foundation Walls Reinf Conc/Gd Floor #of Stories One Full Basement Partial Basement Exterior Walls CB;Stco/Gd Walls	Tile;Cpt/Avg-Gd Drywall/Gd
	Units X One One with Accessory Unit X Concrete Slab Crawl Space Foundation Walls Reinf Conc/Gd Floor # of Stories One Full Basement Partial Basement Exterior Walls CB;Stco/Gd Walls Type X Det Att S-Det/End Unit Basement Area 0 sq. ft. Roof Surface Dimens Shgle/Gd Trim/	Tile;Cpt/Avg-Gd Drywall/Gd Finish Custom/Gd
	Units X One One with Accessory Unit X Concrete Slab Crawl Space Foundation Walls Reinf Conc/Gd Floor # of Stories One Full Basement Partial Basement Exterior Walls CB;Stco/Gd Walls Type X Det Att. S-Det /End Unit Basement Area 0 sq. ft. Roof Surface Dimens Shgle/Gd Trim/ X Existing Proposed Under Const Basement Finish 0 % Gutters & Downspouts Aluminum/Gd Bath	Tile;Cpt/Avg-Gd Drywall/Gd Finish Custom/Gd Floor Cer Tile/Gd
	Units X One One with Accessory Unit X Concrete Slab Crawl Space Foundation Walls Reinf Conc/Gd Floor # of Stories One Full Basement Partial Basement Exterior Walls CB;Stco/Gd Walls Type X Det Att. S-Det/End Unit Basement Area O sq. ft. Roof Surface Dimens Shgle/Gd Trim/ X Existing Proposed Under Const. Basement Finish O % Gutters & Downspouts Alumn/JGd Bath	Tile;Cpt/Avg-Gd Drywall/Gd Finish Custom/Gd Floor Cer Tile/Gd
	Units X One One with Accessory Unit X Concrete Slab Crawl Space Foundation Walls Reinf Conc/Gd Floor # of Stories One Full Basement Partial Basement Exterior Walls CB;Stco/Gd Walls Type X Det Att. S-Det/End Unit Basement Area O sq. ft. Roof Surface Dimens Shgle/Gd Trim/ X Existing Proposed Under Const. Basement Finish O % Gutters & Downspouts Aluminum/Gd Bath Design (Style) Traditional Outside Entry/Exit Sump Pump Window Type Alum Single Hung/Gd Bath	Tile;Cpt/Avg-Gd Drywall/Gd Finish Custom/Gd Floor Cer Tile/Gd Wainscot Tile;FG/Gd
	Units X One One with Accessory Unit X Concrete Slab Crawl Space Foundation Walls Reinf Conc/Gd Floor # of Stories One Full Basement Partial Basement Exterior Walls CB;Stco/Gd Walls Type X Det Att. S-Det /End Unit Basement Area O sq. ft. Roof Surface Dimens Shgle/Gd Trim/ X Existing Proposed Under Const. Basement Finish O % Gutters & Downspouts Aluminum/Gd Bath Design (Style) Traditional Outside Entry/Exit Sump Pump Window Type Alum Single Hung/Gd Bath Very Built 2017 Fuidence of Infestation Storm Sash/Insulated No/Yes/Gd Car S	Tile;Cpt/Avg-Gd Drywall/Gd Drywall/Gd Centrol Centro
	Units X One One with Accessory Unit X Concrete Slab Crawl Space Foundation Walls Reinf Conc/Gd Floor # of Stories One Full Basement Partial Basement Exterior Walls CB;Stco/Gd Walls Type X Det Att. S-Det/End Unit Basement Area O sq. ft. Roof Surface Dimens Shgle/Gd Trim/X Existing Proposed Under Const. Basement Finish O % Gutters & Downspouts Aluminum/Gd Bath Design (Style) Traditional Outside Entry/Exit Sump Pump Window Type Alum Single Hung/Gd Bath Year Built 2017 Evidence of Infestation Storm Sash/Insulated No/Yes/Gd Cars	Tile;Cpt/Avg-Gd Drywall/Gd Drywall/Gd Centrol Centro
	Units X One One with Accessory Unit X Concrete Slab Crawl Space Foundation Walls Reinf Conc/Gd Floor # of Stories One Full Basement Partial Basement Exterior Walls CB;Stco/Gd Walls Type X Det Att. S-Det/End Unit Basement Area O sq. ft. Roof Surface Dimens Shgle/Gd Trim/X Existing Proposed Under Const. Basement Finish O % Gutters & Downspouts Aluminum/Gd Bath Design (Style) Traditional Outside Entry/Exit Sump Pump Window Type Alum Single Hung/Gd Bath Year Built 2017 Evidence of Infestation Storm Sash/Insulated No/Yes/Gd Cars Effective Age (Yrs) 4 Dampness Settlement Screens Yes/Gd X	Tile;Cpt/Avg-Gd Drywall/Gd
	Units X One One with Accessory Unit X Concrete Slab Crawl Space Foundation Walls Reinf Conc/Gd Floor # of Stories One Full Basement Partial Basement Exterior Walls CB;Stco/Gd Walls Type X Det Att. S-Det /End Unit Basement Area O sq. ft. Roof Surface Dimens Shgle/Gd Trim/ X Existing Proposed Under Const. Basement Finish O % Gutters & Downspouts Aluminum/Gd Bath. Design (Style) Traditional Outside Entry/Exit Sump Pump Window Type Alum Single Hung/Gd Bath. Year Built 2017 Evidence of Infestation Storm Sash/Insulated No/Yes/Gd Car Seffective Age (Yrs) 4 Dampness Settlement Screens Yes/Gd [X] Artic None Heating 2 FWA HWBB Radiant Amenities Woodstove(s) # Drive	Tile;Cpt/Avg-Gd
	Units X One One with Accessory Unit X Concrete Slab Crawl Space Foundation Walls Reinf Conc/Gd Floor # of Stories One Full Basement Partial Basement Exterior Walls CB;Stco/Gd Walls Type X Det Att. S-Det/End Unit Basement Area O sq. ft. Roof Surface Dimens Shgle/Gd Trim/ X Existing Proposed Under Const. Basement Finish O % Gutters & Downspouts Aluminum/Gd Bath Design (Style) Traditional Outside Entry/Exit Sump Pump Window Type Alum Single Hung/Gd Bath Year Built 2017 Evidence of Infestation Storm Sash/Insulated No/Yes/Gd Car S Effective Age (Yrs) 4 Dampness Settlement Screens Yes/Gd X Attic None Heating 2 FWA HWBB Radiant Amenities Woodstove(s) # Drive	Tile;Cpt/Avg-Gd Drywall/Gd
	Units X One One with Accessory Unit X Concrete Slab Crawl Space Foundation Walls Reinf Conc/Gd Floor # of Stories One Full Basement Partial Basement Exterior Walls CB;Stco/Gd Walls Type X Det Att. S-Det/End Unit Basement Area O sq. ft. Roof Surface Dimens Shgle/Gd Trim/X Existing Proposed Under Const. Basement Finish O % Gutters & Downspouts Aluminum/Gd Bath Design (Style) Traditional Outside Entry/Exit Sump Pump Window Type Alum Single Hung/Gd Bath Year Built 2017 Evidence of Infestation Storm Sash/Insulated No/Yes/Gd Cars Effective Age (Yrs) 4 Dampness Settlement Screens Yes/Gd X Attic None Heating 2 FWA HWBB Radiant Amenities Woodstove(s) # Drive X Drop Stair Stairs Other Fuel Elec Fireplace(s) # X Fence 4-Board X Amenities	Tile;Cpt/Avg-Gd
S	Units X One One with Accessory Unit X Concrete Slab Crawl Space Foundation Walls Reinf Conc/Gd Floor # of Stories One Full Basement Partial Basement Exterior Walls CB;Stco/Gd Walls Type X Det Att. S-Det/End Unit Basement Area O sq. ft. Roof Surface Dimens Shgle/Gd Trim/ X Existing Proposed Under Const. Basement Finish O % Gutters & Downspouts Aluminum/Gd Bath Design (Style) Traditional Outside Entry/Exit Sump Pump Window Type Alum Single Hung/Gd Bath Year Built 2017 Evidence of Infestation Storm Sash/Insulated No/Yes/Gd Car S Effective Age (Yrs) 4 Dampness Settlement Screens Yes/Gd Xtic None Heating 2 FWA HWBB Radiant Amenities Woodstove(s) # Drive X Stairs Other Fuel Elec Fireplace(s) # X Fence 4-Board X Sporth Entry Continued To Sport	Tile;Cpt/Avg-Gd Tile;Cpt/Avg-Gd Tile;Cpt/Avg-Gd Tile;Cpt/Avg-Gd Tile;FG/Gd Ti
TS	Units X One One with Accessory Unit X Concrete Slab Crawl Space Foundation Walls Reinf Conc/Gd Floor # of Stories One Full Basement Partial Basement Exterior Walls CB;Stco/Gd Walls Type X Det Att. S-Det/End Unit Basement Area O sq. ft. Roof Surface Dimens Shgle/Gd Trim/ X Existing Proposed Under Const. Basement Finish O % Gutters & Downspouts Aluminum/Gd Bath Design (Style) Traditional Outside Entry/Exit Sump Pump Window Type Alum Single Hung/Gd Bath Year Built 2017 Evidence of Infestation Storm Sash/Insulated No/Yes/Gd Car S Effective Age (Yrs) 4 Dampness Settlement Screens Yes/Gd Xtic None Heating 2 FWA HWBB Radiant Amenities Woodstove(s) # Drive X Stairs Other Fuel Elec Fireplace(s) # X Fence 4-Board X Sporth Entry Continued To Sport	Tile;Cpt/Avg-Gd Tile;Cpt/Avg-Gd Tile;Cpt/Avg-Gd Tile;Cpt/Avg-Gd Tile;FG/Gd Ti
NTS	Units X One One with Accessory Unit X Concrete Slab Crawl Space Foundation Walls Reinf Conc/Gd Floor # of Stories One Full Basement Partial Basement Exterior Walls CB;Stco/Gd Walls Type X Det Att. S-Det/End Unit Basement Area O sq. ft. Roof Surface Dimens Shgle/Gd Trim/ X Existing Proposed Under Const. Basement Finish O % Gutters & Downspouts Aluminum/Gd Bath Design (Style) Traditional Outside Entry/Exit Sump Pump Window Type Alum Single Hung/Gd Bath Year Built 2017 Evidence of Infestation Storm Sash/Insulated No/Yes/Gd Car S Effective Age (Yrs) 4 Dampness Settlement Screens Yes/Gd Xtic None Heating 2 FWA HWBB Radiant Amenities Woodstove(s) # Drive X Stairs Other Fuel Elec Fireplace(s) # X Fence 4-Board X Sporth Entry Continued To Sport	Tile;Cpt/Avg-Gd Tile;Cpt/Avg-Gd Tile;Cpt/Avg-Gd Tile;Cpt/Avg-Gd Tile;FG/Gd Ti
MENTS	Units X One One with Accessory Unit X Concrete Slab Crawl Space Foundation Walls Reinf Conc/Gd Floor # of Stories One Full Basement Partial Basement Exterior Walls CB;Stco/Gd Walls Type X Det Att. S-Det/End Unit Basement Area O sq. ft. Roof Surface Dimens Shgle/Gd Trim/ X Existing Proposed Under Const. Basement Finish O % Gutters & Downspouts Aluminum/Gd Bath Design (Style) Traditional Outside Entry/Exit Sump Pump Window Type Alum Single Hung/Gd Bath Year Built 2017 Evidence of Infestation Storm Sash/Insulated No/Yes/Gd Car S Effective Age (Yrs) 4 Dampness Settlement Screens Yes/Gd Xtic None Heating 2 FWA HWBB Radiant Amenities Woodstove(s) # Drive X Stairs Other Fuel Elec Fireplace(s) # X Fence 4-Board X Sporth Entry Continued To Sport	Tile;Cpt/Avg-Gd Tile;Cpt/Avg-Gd Tile;Cpt/Avg-Gd Tile;File;Cpt/Avg-Gd Tile;File;Cpt/Gd Tile;Cpt/Avg-Gd Tile;Cpt/Avg-Avg-Avg-Avg-Avg-Avg-Avg-Avg-Avg-Avg-
EMENTS	Units X One One with Accessory Unit X Concrete Slab Crawl Space Foundation Walls Reinf Conc/Gd Floor # of Stories One Full Basement Partial Basement Exterior Walls CB;Stco/Gd Walls Type X Det Att. S-Det/End Unit Basement Area O sq. ft. Roof Surface Dimens Shgle/Gd Trim/ X Existing Proposed Under Const. Basement Finish O % Gutters & Downspouts Aluminum/Gd Bath Design (Style) Traditional Outside Entry/Exit Sump Pump Window Type Alum Single Hung/Gd Bath Year Built 2017 Evidence of Infestation Storm Sash/Insulated No/Yes/Gd Car S Effective Age (Yrs) 4 Dampness Settlement Screens Yes/Gd Xtic None Heating 2 FWA HWBB Radiant Amenities Woodstove(s) # Drive X Stairs Other Fuel Elec Fireplace(s) # X Fence 4-Board X Sporth Entry Continued To Sport	Tile;Cpt/Avg-Gd Tile;Cpt/Avg-Gd Tile;Cpt/Avg-Gd Tile;Cd Tile;Gd Tile;FG/Gd Ti
VEMENTS	Units X One One with Accessory Unit X Concrete Slab Crawl Space Foundation Walls Reinf Conc/Gd Floor # of Stories One Full Basement Partial Basement Exterior Walls CB;Stco/Gd Walls Type X Det Att. S-Det/End Unit Basement Area O sq. ft. Roof Surface Dimens Shgle/Gd Trim/ X Existing Proposed Under Const. Basement Finish O % Gutters & Downspouts Aluminum/Gd Bath Design (Style) Traditional Outside Entry/Exit Sump Pump Window Type Alum Single Hung/Gd Bath Year Built 2017 Evidence of Infestation Storm Sash/Insulated No/Yes/Gd Car S Effective Age (Yrs) 4 Dampness Settlement Screens Yes/Gd Xtic None Heating 2 FWA HWBB Radiant Amenities Woodstove(s) # Drive X Stairs Other Fuel Elec Fireplace(s) # X Fence 4-Board X Sporth Entry Continued To Sport	Tile;Cpt/Avg-Gd Tile;Cpt/Avg-Gd Tile;Cpt/Avg-Gd Tile;Cd Tile;Gd Tile;FG/Gd Ti
OVEMENTS	Units X One One with Accessory Unit X Concrete Slab Crawl Space Foundation Walls Reinf Conc/Gd Floor # of Stories One Full Basement Partial Basement Exterior Walls CB;Stco/Gd Walls Type X Det Att. S-Det/End Unit Basement Area O sq. ft. Roof Surface Dimens Shgle/Gd Trim/ X Existing Proposed Under Const. Basement Finish O % Gutters & Downspouts Aluminum/Gd Bath Design (Style) Traditional Outside Entry/Exit Sump Pump Window Type Alum Single Hung/Gd Bath Year Built 2017 Evidence of Infestation Storm Sash/Insulated No/Yes/Gd Car S Effective Age (Yrs) 4 Dampness Settlement Screens Yes/Gd Xtic None Heating 2 FWA HWBB Radiant Amenities Woodstove(s) # Drive X Stairs Other Fuel Elec Fireplace(s) # X Fence 4-Board X Sporth Entry Continued To Sport	Tile;Cpt/Avg-Gd Tile;Cpt/Avg-Gd Tile;Gd Tile;FG/Gd Tile
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IMPROVEMENTS	Units X One One with Accessory Unit X Concrete Slab Crawl Space Foundation Walls Reinf Conc/Gd Floor # of Stories One Full Basement Partial Basement Exterior Walls CB;Stco/Gd Walls Type X Det Att. S-Det./End Unit Basement Area O sq. ft. Roof Surface Dimens Shgle/Gd Trim/X Existing Proposed Under Const. Basement Finish O % Gutters & Downspouts Aluminum/Gd Bath Design (Style) Traditional Outside Entry/Exit Sump Pump Window Type Alum Single Hung/Gd Bath Year Built 2017 Evidence of Infestation Storm Sash/Insulated No/Yes/Gd Car S Effective Age (Yrs) 4 Dampness Settlement Screens Yes/Gd X Effective Age (Yrs) 4 Dampness Settlement Screens Yes/Gd X Drop Stair Stairs Other Fuel Elec Fireplace(s) # X Fence 4-Board X Other Fuel Elec Finished Heated Individual Other Pool X Other Lanai X / Appliances X Refrigerator X Range/Oven X Dishwasher X Disposal X Microwave X Washer/Dryer Other (describe) Finished area above grade contains: 8 Rooms 3 Bedrooms 3.00 Bath(s) 3,253 Square Feet of Gross L Additional features (special energy efficient items, etc.) The residence is a custom quality home, and includes: 50 SF covered SF 2-car garage; 10'-13' ceilings with crown molding's, tray and coffers treatments, and fans; custom wood cabinets Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). ** and stainless appliance water heaters; rear paver patio with hot tub (excluded); island kitchen; built-ins; custom baths and showers. The proper concrete block and shingle roof barn with 3-stalls, shed -rows, and a storage garage with an attached 260 SF lean-to-Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes	Tile;Cpt/Avg-Gd Tile;Cpt/Avg-Gd Trinish Custom/Gd Floor Cer Tile/Gd Wainscot Tile;FG/Gd Storage None Driveway # of Cars 2 Way Surface Concrete/Asph Garage # of Cars 2 Carport # of Cars Att. Det. Built-in Living Area Above Grade d entry; 421 SF lanai; 596 with granite counters; ** Les; dual HVAC units and try also includes a 1,075 SF
IMPROVEMENTS	Units X One One with Accessory Unit X Concrete Slab Crawl Space Foundation Walls Reinf Conc/Gd Floor # of Stories One Full Basement Partial Basement Exterior Walls CB; Stco/Gd Walls Type X Det Att. S-Det/End Unit Basement Area O sq. ft. Roof Surface Dimens Shgle/Gd Trim/ X Existing Proposed Under Const. Basement Finish O % Gutters & Downspouts Aluminum/Gd Bath Pear Built 2017 Evidence of Infestation Storm Sash/Insulated No/Yes/Gd Car Seffective Age (Yrs) 4 Dampness Settlement Screens Yes/Gd X Period X Drive X Drop Stair Stairs Other Fuel Elec Fireplace(s) # X Fence 4-Board X of Floor X Scuttle Cooling 2 Central Air Conditioning X Patio/Deck X Porch Entry Other (describe) Finished Heated Individual Other Pool X Other Lanai X Appliances X Refrigerator X Range/Oven X Dishwasher X Disposal X Microwave X Washer/Dryer Other (describe) SF 2-car garage; 10'-13' ceilings with crown molding's, tray and coffers treatments, and fans; custom wood cabinets Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). *** and stainless appliance water heaters; rear paver patio with hot tub (excluded); island kitchen; built-ins; custom baths and showers. The proper Concrete block and shingle roof barn with 3-stalls, shed -rows, and a storage garage with an attached 260 SF lean-to-Improvements were in average to good overall condition with no major items of deferred maintenance noted.	Tile;Cpt/Avg-Gd Drywall/Gd Finish Custom/Gd Floor Cer Tile/Gd Wainscot Tile;FG/Gd Storage None Driveway # of Cars 2 Eway Surface Concrete/Asph Garage # of Cars 2 Carport # of Cars Att. Det. Built-in Living Area Above Grade d entry; 421 SF Ianai; 596 with granite counters; ** Les; dual HVAC units and rty also includes a 1,075 SF D. X No If Yes, describe
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Residential Appraisal Report

					al Apprais					1000000	
There are 21 con	mparable	properties curre	ntly offered for sale	in the s	subject neighbo	rhood ranging	in price fr	om \$ 1,100,		,999,	
There are 20 con	mparable :	sales in the sub	ject neighborhood w	within th	ne past twelve m	nonths ranging	in sale pr	rice from \$ 1,1	20,000 to \$	2,0	. 000,000
FEATURE		SUBJECT	COMPARABI			COMPA	ARABLE S	ALE#2	COMPARABI	E SAL	E#3
			10579 SW			-		th Terrace	10681 SV	/ 11th	h Terrace
7 10 W 10 00 0								476-7659	Ocala,		
Ocala, F	L 344/	6-7655	Ocala, FL				· -				
Proximity to Subject			0.00) miles		0.	19 mile		0.14	mile	
Sale Price	S	N/A		\$ 1	1,850,000		\$	1,395,000		\$	1,650,000
Sale Price/Gross Liv. Area	\$ 0	0.00 sq. ft.	s 414.24	sq. ft	THE RESERVE	\$ 428.	.83 sc	g. ft.	\$ 511.15	sq.	ft.
	-	Sq. 12	MLS#C				S#OM		MLS#	OM6	09578
Data Source(s)	ALCOHOLD IN								PA # 37		
Verification Source(s)	18/18		PA # 373		116-00			3-017-00			AND CONTROL OF THE
VALUE ADJUSTMENTS	DES	CRIPTION	DESCRIPTION	+(-	-) \$ Adjustment	DESCRIP	NOIT	+(-) \$ Adjustment	DESCRIPTION	-	+(-) \$ Adjustmen
Sale or Financing	1866	on Ballion Hill College	Cash			Cas	sh		Cash		
			None Noted	1		None N	loted		None Note	d	
Concessions			01/31/2023			03/25/2		+139,500			+214,500
Date of Sale/Time								. 100,000		_	211,00
Location	+	ne Estates	Equine Estate			Equine E			Equine Esta		
Leasehold/Fee Simple	Fee	e Simple	Fee Simple			Fee Si			Fee Simple		
Site	10	0.00 AC	10.33 AC		-20,000	10.00	AC	0	10.00 AC		
View	_	/Acreage	Res/Acreage	e		Res/Ac	reage		Res/Acrea	ie	
	_	aditional	Traditional			Traditi			Traditiona		
Design (Style)	_				055					_	OFF
Quality of Construction		xcellent	Exceptional		OFF	Excel	ient		Excellent -	-	OFF
Actual Age		6 yrs	17 yrs			5			12 yrs		
Condition	4 E	ff/Good	9 Eff/Good		SET	3 Eff/G	Good	-16,000	6 Eff Good	t	SET
Above Grade	Total E	_	Total Bdrms, Bat			Total Bdrms			Total Bdrms, B	aths	
o microscopic	8	3 3.00	10 5 3.5		-15,000		3.00	0		.00	
Room Count							_	0		g. ft.	
Gross Living Area		253 sq. ft.		1. ft.	-182,000		sq. ft.				
Basement & Finished		75 SF CB	Solar Heated		10 <u>-101</u> -1004-0-000	1,075 S		0	480 SF Api		000.00
Rooms Below Grade	Gar/3	S-S Brn/L-to	Screen Pool		-25,000	Gar/3-S E	3rn/L-to		2,976 SF Ba	rn	-290,00
Functional Utility	_	verage	Average			Avera	age		Average		
Lighting (One line		tral HVAC	Central HVA	C		Central			Central HVA	AC.	
Heating/Cooling	-			-		Typi			Typical		
Energy Efficient Items	_	ГурісаІ	Typical	_						_	
Garage/Carport	2-	Garage	3.5-Garage)	-25,000			0			
Porch/Patio/Deck	Entry	/;Lanai;Pto	CY Entry; 2 Land	ai's	-20,000	Entry;La	nai;Pto	0	Entry;Big La	nai	-10,00
		***	Sec;Sprk;CC	TV	0	Spr	rk	0	Sprk;Gen		-5,00
	Cato	Drive;Pddks	FP;Drive;Ge		0	Gate;Drive	e Pddks	0	Gate; Drive; Pd	dks	
	Gale,	Drive, Fuuks			0		o,i dano	0		_	-15,00
			Sum Kit;Kenn				1				
Net Adjustment (Total)			+ X -	\$	-287,000	X +	-	\$ 123,500	+ X -	- 3	-105,500
Adjusted Sale Price			Net Adj: -16%			Net Adj: 99			Net Adj: -6%		
			fer history of the sub	bject pro		parable sales	. If not, exp)W	6	1,544,500
My research X did Data source(s) Marior My research did X	did not	reveal any priority Property A	r sales or transfers of Appraiser	of the s	operty and com subject property	parable sales	If not, exp	olain See Belo	te of this appraisal.	6 5	\$ 1,544,500
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	Residentiai Apprais	sai Kepoit	
	COST APPROACH/VACANT LAND VALUE ANALYSIS/GATED	SOUTH MARION COUNTY SUBDIVISIONS	
	OR Bk 7361/1356; 01/2021; Equine Estates; 20.12 AC @ \$3	30,567/AC (+ for time)	
	MLS #OM655724; 06/2023; Gated SW 24th Ave; 5.31 AC @ \$		
	MLS # OM655323; 07/2023; Silver Leaf; 12.04 AC @ \$		
	MLS # J963825; 07/2023; Silver Leaf; 10.33 AC @ \$4		
	MLS @ OM662668; 10/2023; Via Paradisus; 10.30 AC @ \$	53,338/AC	
	The land sales noted above are all similarly located residential an	nd/or agricultural tracts in south Marion County,	and bracket the
	subject in terms of location (inferior as well as superior) and site s	size They form an unadjusted range of value fro	m \$30.567/AC
	to \$53,338/AC with a mean of \$40,909/AC. An estimate toward t	the mean has been concluded @ \$42 000/AC or	10 00 AC X
		ile illeair has been concluded @ \$42,000/AC of	. 10.00 AO A
	\$42,000/AC = \$420,000, rounded		
n	ADDITIONAL SITE COMMENTS		
z			
MEN	The subject is also in very close proximity to the Florida Green was	ay Trails and its associated nearby horse park.	
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S C C S	SITE IMPROVEMENTS/CONTRIBUTORY VALUES		
TIONAL			
ō	Concrete/Asphalt \$45,000		
	L/scape/Sod/Irrig 35,000		
⋖	Fencing/Pddks 35,000 Gate 10,000		
	TOTAL \$125,000		
		MALLER (f. anallankla)	
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	Support for the opinion of site value (summary of comparable land sales or other method	VALUE (if applicable) ods for estimating site value) See land sales above wh	ich support a
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COSTAPP	Support for the opinion of site value (summary of comparable land sales or other method value conclusion @ \$41,000/AC for the subject site. ESTIMATED REPRODUCTIONOR X REPLACEMENT COST NEW Source of cost data Marshall & Swift Tempered with Local Builders Quality rating from cost service Exc Effective date of cost data Current Comments on Cost Approach (gross living area calculations, depreciation, etc.) Physical Depreciation is based on the modified age/life method and estimated @ 8% Estimated Remaining Economic Life (HUD and VA only) 46 Years INCOME APPROACH TO Estimated Monthly Market Rent \$ X Gross Multiplier N/A Summary of Income Approach (including support for market rent and GRM)	OPINION OF SITE VALUE	3 420,000 5 845,780 6 30,615 80,625 6 38,740 995,760 6 (79,661) 6 916,099 7 1,461,099
COSTAPP	Support for the opinion of site value (summary of comparable land sales or other method value conclusion @ \$41,000/AC for the subject site. ESTIMATED REPRODUCTION R REPLACEMENT COST NEW Source of cost data Marshall & Swift Tempered with Local Builders Quality rating from cost service Exc Effective date of cost data Current Comments on Cost Approach (gross living area calculations, depreciation, etc.) Physical Depreciation is based on the modified age/life method and estimated @ 8% Estimated Remaining Economic Life (HUD and VA only) 46 Years INCOME APPROACH TO Estimated Monthly Market Rent \$ X Gross Multiplier N/A Summary of Income Approach (including support for market rent and GRM)	OPINION OF SITE VALUE	3 420,000 5 845,780 6 30,615 80,625 6 38,740 995,760 6 (79,661) 6 916,099 7 1,461,099
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Rhodes & Rickolt, PA EXTRA COMPARABLES 4-5-6

Owner Eri	c Shelly & Margare	t Lee					
Property Ad	ddress 10579 SW 1	1th Terrace					
City	Ocala	County	Marion	State	FL	Zip Code	34476-7655
Client	Alex V	Vietrzykoski	Address	1133 S Madisor	n Ave, Dallas	s, TX 75208	

	FEATURE		SUBJECT	COMPARA	RIFS	SALF# 4	COME	PARABLE S	SALE# 5	C	OMPARABLE SA	AIF# 6
88			th Terrace			st Street			th Avenue		2291 SW 7	
	1 1001 000		176-7655			34480	9-00-0001 (5-00-1	cala, FL			Ocala, FL	
			110-1000	2.88				.84 mile			3.09 mil	
	Proximity to Subject		NI/A	2.00	-							
	Sale Price	\$	N/A	440.00		1,225,000		\$				1,086,500
	Sale Price/Gross Liv. Area	\$	0.00 sq. ft.			q. ft.			q. ft.	\$		q. ft.
84	Data Source(s)			MLS#				.S # OM			MLS # OM	
	Verification Source(s)		PARTY DESCRIPTION OF THE PARTY DESCRIPTION OF			-001-18			9-022-02			7-012-00
	VALUE ADJUSTMENTS	DE	ESCRIPTION	DESCRIPTIO	_	+(-) \$ Adjustment			+(-) \$ Adjustment	DE	SCRIPTION	+(-) \$ Adjustment
	Sale or Financing		400 Maria	Conv Fin	_		Ca	1000			Cash	
	Concessions			None Note			None			-	one Noted	
	Date of Sale/Time			08/07/2023	_		02/16				8/15/2023	
n.	Location		uine Estates	Alamar Villa	-		STR/N		+160,000		ady Grove	
	Leasehold/Fee Simple		ee Simple	Fee Simple	Э	.=	Fee S				ee Simple	
	Site		10.00 AC	6.02 AC		+170,000				1000	6.80 AC	+140,000
	View		es/Acreage	Res/Acreag			Res/A			Re	s/Acreage	
	Design (Style)	_	raditional	Traditiona			Tradi				raditional	
	Quality of Construction	E	Excellent	Very Gd +\$25	/SF	+74,000	Very Gd	+\$25/SF	+76,000	E	Excellent	
	Actual Age		6 yrs	26			7				24	
	Condition	4	Eff/Good	12 Eff/Goo	d	+122,000	4 Eff/	Good		1	5 Eff/Avg	+152,000
	Above Grade	Total	Bdrms. Baths	Total Bdrms, Ba	aths		Total Bdm	s. Baths		Total	Bdrms, Baths	
	Room Count	8	3 3.00		.00		8 4	3.00	0		5 4.00	-10,000
	Gross Living Area	3	,253 sq. ft.	2,959 s	q. ft.	+44,000	3,039	sq. ft.	+32,000	3	,546 sq. ft.	-44,000
	Basement & Finished	1,0	75 SF CB	1,296 SF Ba	rn		Scm	Pool			None	
	Rooms Below Grade	Gar/	/3-S Brn/L-to	1,440 SF Equ	Brn	-65,000	No	ne	+35,000		None	+75,000
	Functional Utility	-	Average	Average			Avei	age			Average	
2	Heating/Cooling	Cer	ntral HVAC	Central HVA	C		Central	HVAC		Ce	ntral HVAC	
ΥS	Energy Efficient Items		Typical	Typical			Тур	ical			Typical	
A	Garage/Carport	2	2-Garage	3-Garage		-15,000	3-Ga	rage	-15,000	3	-Garage	-15,000
Z	Porch/Patio/Deck	Entry;Lanai;Pto		Entry;Lana	i	0	Entry;	Lanai	0	Ent	ry;Cov Pch	0
z		Littly, Landi, 1 to		Irrig;Scrn Pool -40,000		2 Sh	eds	0	She	d;Fnc'd Pool	-40,000	
80		Gate	:Drive;Pddks	-	_	0	Drive	Gate	+35.000	FP:I	Drive;Pddks	+20,000
2		Gate, Drive, r daks		Clay Arena		-40,000			0			0
PA	Net Adjustment (Total)	MALA S	CONTRACTOR OF THE PARTY OF THE	X + -		\$ 250,000	X +	7.	\$ 323,000	X	+ 🗆 -	\$ 278,000
Σ	Adjusted Sale Price		10.00	Net Adj: 20%			Net Adj: 3	2%		_	dj: 26%	
$\ddot{\circ}$	of Comparables			Gross Adj : 479	1/6	\$ 1,475,000			\$ 1,323,000			\$ 1,364,500
SALES COMPARISON ANALYSIS												
Ę	Report the results of the re	esearch	n and analysis of	the prior sale or tra	nsfer	history of the sub	iect property	and compa	rable sales			
S	ITEM			BJECT		OMPARABLE SA			ARABLE SALE#	5	COMPARABL	FSALF# 6
	Date of Prior Sale/Transfe	r		/2022		09/2022			None Noted			Noted
	Price of Prior Sale/Transfe			95.000		\$900.00	0		Past 3 Years			Years
	Data Source(s)			Records		County Rec						Records
	Effective Date of Data Sou	irce(s)			Ef							
	Analysis of prior sale or tra											
11/8	smaller and inferior											
	development, and in											
100	acreage. less any s									o o,		
	acroage, lead arry c											
- 1	Summary of Sales Compa	ricon A	nnroach SEI	PAGE TWO								
	Summary or Sales Compa	III30II A	pproach OLL	LIMOL IVVO								
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This appraisal report is subject to the scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. The Appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) research, verify, and analyze data from reliable public and/or private sources, and (2) report his or her analysis, opinions, and conclusions in this appraisal report.

DEFINITION OF MARKET VALUE: The definition of market value is the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- The appraiser may have provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

File No.	23-176	
Old age		

APPRAISER'S CERTIFICATION: certify that, to the best of m	ny knowledge and belief:					
The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.						
2. I have X have no present or prospective interest in the property the personal interest with respect to the parties involved.	hat is the subject of this report and have X have no					
3. I X have performed have not performed services, as an appraiser subject of this report within the three-year period immediately preceding an						
4. I have no bias with respect to the property that is the subject of this repo	ort or to the parties involved with this assignment.					
5. My engagement in this assignment was not contingent upon developing	or reporting predetermined results					
6. My compensation for completing this assignment is not contingent upon direction in value that favors the cause of this client, the amount of the value of a subsequent event directly related to the intended use of this appraisal	e opinion, the attainment of a stipulated result, or the occurrence					
7. My analyses, opinions, and conclusions, were developed, and this report of Professional Appraisal Practice	rt has been prepared, in conformity, with the Uniform Standards					
8. X have have not made a personal inspection of the property that	at is the subject of this report.					
9. Unless otherwise noted, no one has provided significant real property a	ppraisal assistance to the person signing this certification.					
SUPERVISORY APPRAISER'S CERTIFICATION: The S	Supervisory Appraiser certifies and agrees that:					
1. I directly supervised the appraiser for this appraisal assignment, have reanalysis, opinions, statements, conclusions, and the appraiser's certification						
2. I accept full responsibility for the contents of this appraisal report includi statements, conclusions, and the appraiser's certification.	ing, but not limited to, the appraiser's analysis, opinions,					
3. The appraiser identified in this appraisal report is either a sub-contractor appraisal firm), is qualified to perform this appraisal, and is acceptable to perform the appraisal firm.						
4. This appraisal report complies with the Uniform Standards of Profession promulgated by the Appraisal Standards Board of The Appraisal Foundation report was prepared.						
5. If this appraisal report was transmitted as an "electronic record" contain defined in applicable federal and/or state laws (excluding audio and video appraisal report containing a copy or representation of my signature, the a valid as if a paper version of this appraisal report were delivered containing	recordings), or a facsimile transmission of this ppraisal report shall be as effective, enforceable and					
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)					
Signature Name Charles E. Rickolt, SRA Company Name Rhodes & Rickolt, PA Company Address 1701 NE 42nd Avenue, Suite 101	Signature Name Company Name Company Address					
Ocala, FL 34470 Telephone Number (352) 732-2288	Telephone Number					
Email Address chuck@rhodesandrickolt.com	Ernail Address					
Date of Signature and Report 11/21/2023	Date of Signature					
Effective Date of Appraisal 11/10/2023	State Certification #					
State Certification # Cert Res RD 860 or State License #	or State License#					
or Other (describe) State #	Expiration Date of Certification or License					
State FL Expiration Date of Certification or License 11/30/2024						
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY					
10579 SW 11th Terrace	Did not inspect subject property					
Ocala, FL 34476-7655	Did inspect exterior of subject property from street Date of Inspection					
APPRAISED VALUE OF SUBJECT PROPERTY \$1,520,000 CLIENT	Did inspect interior and exterior of subject property Date of Inspection					
Contact Alex Wietrzykoski	COMPARABLE SALES					
Client Name Alex Wietrzykoski Client Address 1133 S Madison Ave	Did not inspect exterior of comparable sales from street					
Dallas, TX 75208 Email Address	Did inspect exterior of comparable sales from street Date of Inspection					

Rhodes & Rickolt, PA QUALIFICATIONS AND BACKGROUND

File No. 23-176 Case No.

Borrower					
Property Address 10579 SW 11th	Terrace				
City Ocala	County	Marion	Sta <u>te</u>	<u>FL</u>	Zip Code 34476-7655
Lender/Client Alex Wietrzykoski		Address 1133 S	Madison Ave	, Dallas, TX 7	75208

CHARLES E. RICKOLT, SRA

Professional Organizations/Designations:

Senior Residential Appraiser (SRA), Appraisal Institute
State Certified Residential Appraiser #RD 0000860
Licensed Real Estate Broker #BL 0478602
Ocala Board of Realtors
Florida Association of Realtors
National Association of Realtors
Marion County Chamber of Commerce (Rhodes & Rickolt, PA)

Real Estate Education/Courses & Seminars

Basic Valuation Procedures (AIREA) Real Estate Appraisal Principles (AIREA) Residential Evaluation (AIREA) Standards of Professional Practice (AIREA) Form Report Seminar (AIREA) New Construction Seminar (AIREA) Residential Construction (CFCC) Real Estate Investment (CFCC) Regulation Update Seminar (AA)-1993 The New URAR Report (AA)-1993 Standards of Professional Practice (ASA)-1994 SFR & FHA Appraisal Forms (ASA)-1994 Residential Construction Materials & Methods (ASA)-1994 Appraisal Review & HUD Seminar-1995 Electromagnetic Fields & Effects on Real Estate-1995 Appraising Apartments (CFCC)-1996 USPAP Update (CFCC)-1996 The Internet and Appraising (AA)-1997 Alternative Residential Reporting Forms (AA)-1997 Standards of Professional Practice Course 430 (AA)-1998 Construction Materials & Methods (CFCC) -1998 Florida Core Law Update (AA)-1998 Issues in Apartment Appraisal (CFCC)-2000 USPAP Update (CFCC)-2000 Florida Core Law Update (CFCC)-2000 Litigation Skills for the Appraiser (AA-2001) Real Estate Fraud/Appraiser's Responsibilities (AA-2002) Florida Core Law/USPAP Update (CFCC)-2002 Appraising The Tough Ones (AA) 2005 New URAR Forms (McKissock) 2005 Many Additional Courses 2006-2022

Expert Witness Testimony

United States District Court, Miami, Florida Federal Bankruptcy Court, Middle District of Florida 5th Judicial Circuit Court, Marion County, Florida 8th Judicial Circuit Court, Levy County, Florida Marlborough District Court, Boston, Massachusetts

Personal Background

AA Degree, Central Florida Community College Manager, Sears, Roebuck & Co. (1973-1986) Fee Appraiser, Albright & Associates of Ocala, Inc. (1986-1989) Fee Appraiser & Partner, Rhodes & Rickolt, PA (1989-Present)

Civic Organizations

Centerpoint Community Church, Member Citizen's Advisory Committee for Board of County Commissioners Marion County (2001) Interfaith Emergency Services, Former Board of Directors

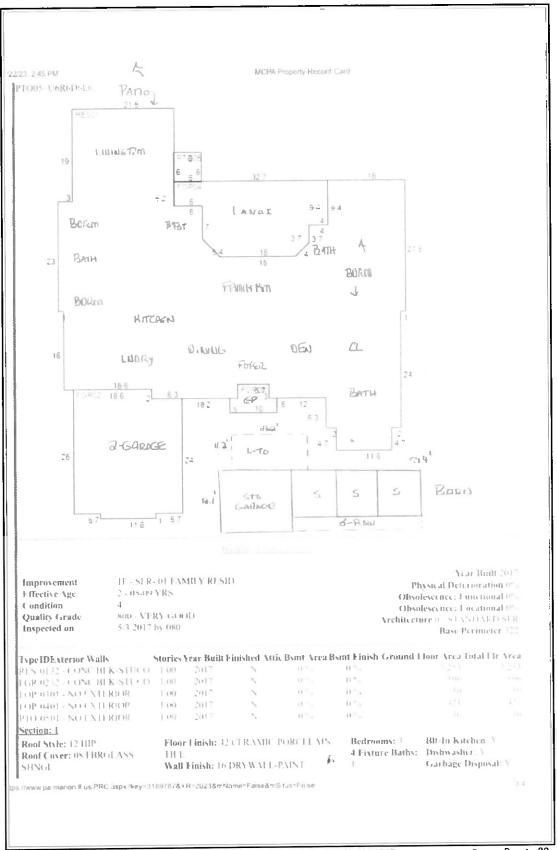
Rhodes & Rickolt, PA ADDITIONAL CERTIFICATIONS

ADDITIONAL CERTIFICATIONS

- 26 I certify that, to of my knowledge and belief, the reported analyses, opinions and conclusions were developed, and this report has been prepared in conformity with the Requirements of the Code of Professional Ethics and the Standards of Professional Appraisal Practice of the Appraisal Institute.
- 27 I certify that the use of this report is subject to the requirements of the Appraisal Institute relating to its duly authorized representatives.
- 28 As of the date of this report, I Charles E. Rickolt, have completed the requirements of the continuing education program of the Appraisal Institute.
- 29. I have not appraised or provided services on this property in the past 3 years.
- 30. This appraisal was prepared for Alex Wietrzykoski for his sole and exclusive use in making a court ordered listing and selling decision. It is not intended for, nor should it be relied upon by any other party for any reason whatsoever. Any additional users must be identified and approved by this appraiser in writing.

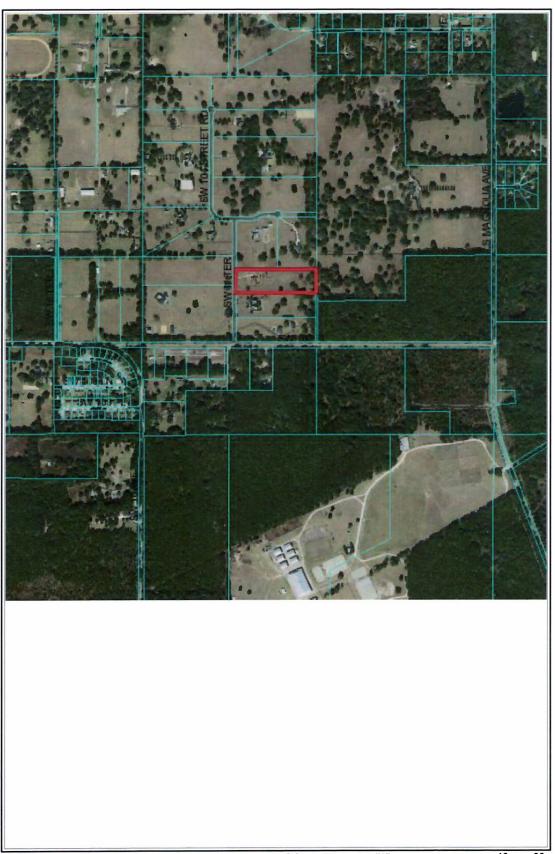
Rhodes & Rickolt, PA SKETCH ADDENDUM

Borrower						
Property Address	10579 SW 11th Terrace					
Ott. Ocala	County	Marion	State	FL	Zip Code	34476-7655
ORY COLIC	ex Wietrzykoski	Address	1133 S Madiso	on Ave, Dalla	s, TX 75208	
LEHUENCHEIN 7W	CA Pribally room	7.00100-				



Rhodes & Rickolt, PA PLAT MAP

Borrower		<u>-</u>				
Property Address	10579 SW 11th Terrace					
City Ocala	County	Marion	State	FL	Zip Code	34476-7655
Lender/Client Ale	ex Wietrzykoski	Address	1133 S Madis	on Ave, Dalla:	s, TX 75208	



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Rhodes & Rickolt, PA

Borrower						
Property Address	10579 SW 11th Terrace					
City Ocala	County	Marion	State	FL	Zip Code	34476-7655
Lender/Client Ale	x Wietrzykoski	Address	1133 S Madison	Ave, Dallas,	, TX 75208	



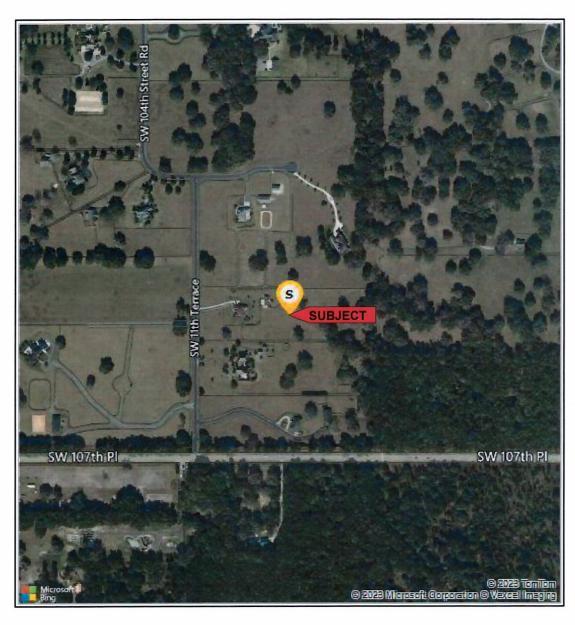
Document 64

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Rhodes & Rickolt, PA FLOOD MAP ADDENDUM

File No. 23-176 Case No.

Borrower						
Property Address	10579 SW 11th Terrace					
City Ocala	County	Marion	State	FL	Zip Code	34476-7655
Lender/Client Al	ex Wietrzykoski	Address	1133 S Madiso	on Ave, Dallas	, TX 75208	



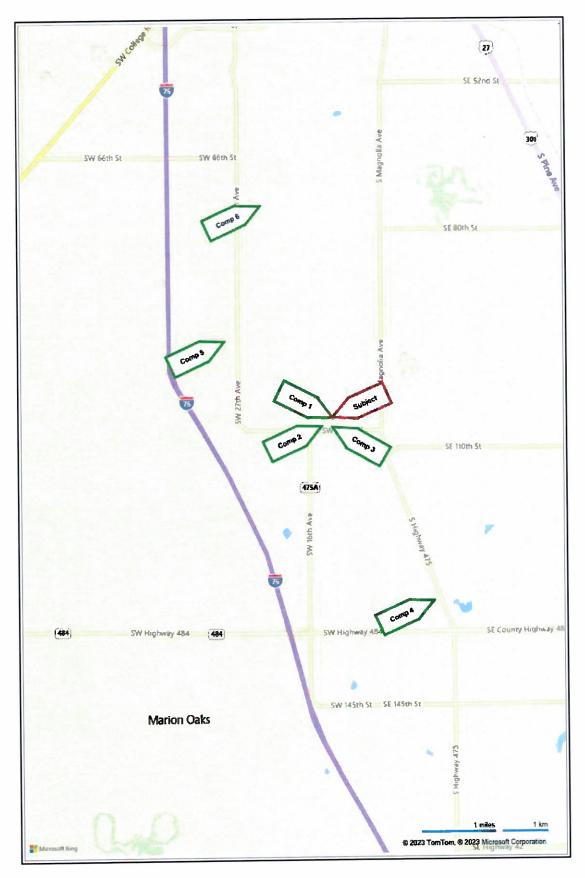
Floo	d Map Legends
Flood	Zones
	Areas inundated by 100-year flooding
	Areas inundated by 500-year flooding
	Areas of undetermined but possible flood hazards
	Floodway areas with velocity hazard
	Floodway areas
333	COBRA zone

Flood Zone Det	ermination				
In Special Flood Haz	zard Area (Flood Zone):	0	ut		
Within 250 ft. of mul	tiple flood zones?	Not within	250 feet		
Community:		120160			
Community Name:	N	MARION COUNTY			
Map Number:		2083C0710D			
Zone: X	Panel: 12083C 07	IOD Panel Date:	08/28/2008		
FIPS Code:	12083 Census	Tract: (009.01		

This Report is for the sole benefit of the Customer that ordered and paid for the Report and is based on the property information provided by that Customer. That Customer's use of this Report is subject to the terms agreed to by that Customer when accessing this product. THE SELLER OF THIS REPORT MAKES NO REPRESENTATIONS OR WARRANTIES TO ANY PARTY CONCERNING THE CONTENT, ACCURACY, OR COMPLETENESS OF THIS REPORT INCLUDING ANY WARRANTY OR MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. The seller of this Report shall not have any liability to any third party for any use or misuse of this Report.

Case No.

Borrower 10579 SW 11th Terrace Property Address City Ocala Address 1133 S Madison Ave, Dallas, TX 75208 34476-7655 Marion County Alex Wietrzykoski Lender/Client



Borrower						
Property Address	10579 SW 11th Terrace					
City Ocala	County	Marion	State	FL	Zip Code	34476-7655
Lander/Client	Alex Wietrzykoski	Arkriness	1133 S Mad	ison Ave. Dall	as. TX 75208	,



FRONT OF SUBJECT PROPERTY 10579 SW 11th Terrace Ocala, FL 34476-7655



REAR OF SUBJECT PROPERTY



Produced by ClickFORMS Software 800-622-8727

STREET SCENE

File No. 23-176 Case No.

Borrower 10579 SW 11th Terrace Property Address
 State
 FL
 Zip Code
 34476-7655

 1133 S Madison Ave, Dallas, TX 75208
 City Ocala Marion Lender/Client Alex Wietrzykoski



STREET SCENE



ADDITIONAL FRONT VIEW



Produced by ClickFORMS Software 800-622-8727

SIDE VIEW

File No. 23-176 Case No.

Borrower						
Property Address	10579 SW 11th Terrace					
City Ocala	County	Marion	State	FL _	Zip Code	34476-765 <u>5</u>
041	Alex Wietrzykoski	Address	1133 S Madiso	on Ave, Dalla	s, TX 75208	



SIDE VIEW



REAR VIEW/PATIO

LANAI



Produced by ClickFORMS Software 800-622-8727

APPENDIX³⁰ 094

File No. 23-176 Case No.

Borrower						
Property Address	10579 SW 11th Terrace					
City Ocala	County	Marion	State	FL	Zip Code	34476-7 <u>655</u>
	Alex Wietrzykoski	Address	1133 S Madi	son Ave, Dalla	as, TX 75208	



LANAI



SIDE VIEW



Produced by ClickFORMS Software 800-622-8727

DRIVEWAY

File No. 23-176 Case No.

Borrower							
Property Address	10579 SW 11th T	егтасе					
City Ocala		County	Marion	State	FL	Zip Code	34476-7655
Lender/Client	Alex Wietrzykoski		Address	1133 S Madise	on Ave, Dalla	as, TX 75208	



BARN/GARAGE FRONT VIEW



REAR VIEW WITH LEAN-TO



SHED-ROW

Produced by ClickFORMS Software 800-622-8727

File No. 23-176 Case No.

Borrower						
Property Address	10579 SW 11th Terrace					
City Ocala	County	Marion	State	FL	Zip Code	34476-7655
Lender/Client	Alex Wietrzykoski	Aridress	1133 S Mad	ison Ave. Dalla	s. TX 75208	}



STORAGE GARAGE



STALL DETAIL



Produced by ClickFORMS Software 800-622-8727

AUTO WATER

File No. 23-176 Case No.

Borrower						
Property Address	10579 SW 11th Terrace					
City Ocala	County	Marion	State	FL	Zip Code	34476-7655
	Alex Wietrzykoski	Address	1133 S Madiso	on Ave. Dal	as, TX 75208	



REAR YARD



SIDE YARD



Produced by ClickFORMS Software 800-622-8727

FENCED PADDOCKS

File No. 23-176 Case No.

Borrower						
Property Address	10579 SW 11th Terrace					
City Ocala	County	Marion	State	FL	Zip Code	34476-7655
	Alex Wietrzykoski	Address	1133 S Madi	son Ave, Dall	as, TX 75208	



FENCED PADDOCKS



LANDSCAPED AREA



LANDSCAPED AREA

Produced by ClickFORMS Software 800-622-8727

File No. 23-176 Case No.

Borrower							
Property Address	10579 SW 11th T	errace					•
City Ocala		County	Marion	State	FL	Zip Code	34476-7655
Lender/Client	Alex Wietrzykoski		Address	1133 S Madi	son Ave, Dalla	s, TX 75208	



BARN AREA



REAR PASTURE/PADDOCK



Produced by ClickFORMS Software 800-622-8727

REAR PASTURE/PADDOCK

File No. 23-176 Case No.

Borrower							
Property Addres	s 10579 SW 11th	Terrace					
City Ocala		County	Marion	State	FL	Zip Code	34476-7655
Lender/Client	Alex Wietrzykoski		Address	1133 S Madis	on Ave, Dalla	s, TX 75208	



REAR PASTURE/PADDOCK



VIEW FROM REAR PROPERTY



PROXIMITY OF IMPROVEMENTS

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Rhodes & Rickolt, PA ADDITIONAL/INTERIOR PHOTOS

File No. 23-176 Case No.

Воложег

DOMONIO							
Property Addres	s 10579 SW 11th Ten	race					
City Ocala		County	Marion	State	FL	Zip Code	34476-7655
London/Client	Alex Mietrzykoski		Addmes	1133 S Madie	on Ave Dallas	TY 75208	













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File No. 23-176 Case No.

Rhodes & Rickolt, PA ADDITIONAL/INTERIOR PHOTOS

Borrower						
Property Address	10579 SW 11th Terrace					
City Ocala	County	Marion	State	FL	Zip Code	34476-7655
Londor/Client A	Jey Wietrzykoski	Address	1133 S Madis	on Ave Dalla	as TX 75208	













Rhodes & Rickolt, PA ADDITIONAL/INTERIOR PHOTOS

File No. 23-176 Case No.

Property Address 10579 SW 11th Terrace
City Ocala County on <u>State</u> FL <u>Zip Code</u>
Address 1133 S Madison Ave, Dallas, TX 75208 34476-7655 Marion Lender/Client Alex Wietrzykoski













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Rhodes & Rickolf, PA ADDITIONAL/INTERIOR PHOTOS

File No. 23-176 Case No.

Property Address 10579 SW 11th Terrace
City Ocala County
 On
 State
 FL
 Zip Code

 Address
 1133 S Madison Ave, Dallas, TX 75208
 34476-7655 Marion Lender/Client Alex Wietrzykoski













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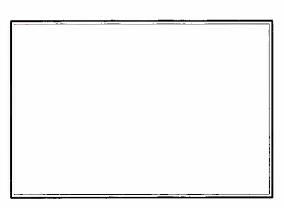
Rhodes & Rickolt, PA ADDITIONAL/INTERIOR PHOTOS

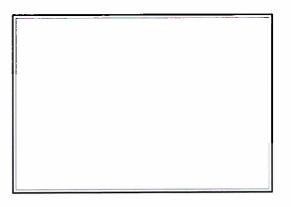
Property Address 10579	SW 11th Terrace					
City Ocala	County	Marion	State	FL	Zip Code	34476-7655
Lender/Client Alex Wie	trzykoski	Address	1133 S Madis	on Ave, Dalla	s, TX 75208	

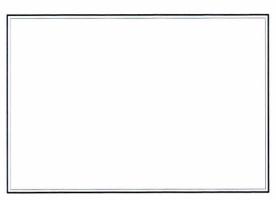












Rhodes & Rickolt, PA **COMPARABLES 1-2-3**

File No. 23-176 Case No.

Borrower						
Property Address	s 10579 SW 11th Теггасе					
City Ocala	County	Marion	State	FL	Zip Code	34476-7655
Lender/Client	Alex Wietrzykoski	Address	1133 S Madis	on Ave, Dalla	s, TX 75208	



COMPARABLE SALE # 10579 SW 11th Terrace Ocala, FL 34476-7658



COMPARABLE SALE # 10579 SW 11th Terrace Ocala, FL 34476-7659

2

3



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COMPARABLE SALE # 10681 SW 11th Terrace Ocala, FL 34476

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File No. 23-176

Rhodes & Rickolt, PA **COMPARABLES 4-5-6**

Case No.	

Вопомег						
Property Address	10579 SW 11th Terrace					
City Ocala	County	Marion	State	FL	Zip Code	34476-7655
Lender/Client A	lex Wietrzykoski	Address	1133 S Madis	on Ave, Dallas	, TX 75208	



COMPARABLE SALE # 1049 SE 131st Street Ocala, FL 34480



COMPARABLE SALE # 9502 SW 27th Avenue Ocala, FL 34476



Produced by ClickFORMS Software 800-622-8727

COMPARABLE SALE # 6 2291 SW 76th Lane Ocala, FL 34476

A(B)

"AS IS" Residential Contract For Sale And Purchase THIS FORM HAS BEEN APPROVED BY THE FLORIDA REALTORS AND THE FLORIDA BAR

1 *	PAI	RTIE	S: ALBERT BLACK III - RECEIVER Albert C. Black, III, Receiver	.,,,,,	_ ("Seller"),
		I			(`"Buyer"),
3	agr	ee t	hat Seller shall sell and Buyer shall buy the following described Real Property and	Persona	l Property
1	(col	llecti	vely "Property") pursuant to the terms and conditions of this AS IS Residential Contract For	Sale And	d Purchase
5	and	d any	riders and addenda ("Contract"):		
6	1.	PRO	OPERTY DESCRIPTION:		
*		(a)	Street address, city, zip: 10579 SW 11th TERRACE, OCALA, FL 34476		
*		(b)	Street address, city, zip: 10579 SW 11th TERRACE, OCALA, FL 34476 Located in: Marion County, Florida. Property Tax ID #: 37338017 Real Property: The legal description isLot 17, EQUINE ESTATES, as per Plat thereof record	00	
*		(c)	Real Property: The legal description is Lot 17, EQUINE ESTATES, as per Plat thereof record	led in Pla	at
)			book 6, Page(s) 97, of the Public Records of Marion County, Florida.		
			together with all existing improvements and fixtures, including built-in appliances, built-		
			attached wall-to-wall carpeting and flooring ("Real Property") unless specifically excluded in	n Paragra	aph 1(e) or
			by other terms of this Contract.	the feller	in a ita aa
			Personal Property: Unless excluded in Paragraph 1(e) or by other terms of this Contract,		
			which are owned by Seller and existing on the Property as of the date of the initial offer purchase: range(s)/oven(s), refrigerator(s), dishwasher(s), disposal, ceiling fan(s), light fixtu		
			and draperies, blinds, window treatments, smoke detector(s), garage door opener(s), thermo		
			television wall mount(s) and television mounting hardware, security gate and other acces		
			keys, and storm shutters/storm protection items and hardware ("Personal Property").	o devide	o, manbux
k			Other Personal Property items included in this purchase are:		
			Carlot i dicertal i repetty neme metadea in the parenace are.		
			Personal Property is included in the Purchase Price, has no contributory value, and shall be	e left for	the Buver.
•			The following items are excluded from the purchase:		
		()			
			PURCHASE PRICE AND CLOSING		
	_	DIII		.	1 200 000
	2.	PUI	RCHASE PRICE (U.S. currency):	\$	1,300,000
			Initial deposit to be held in escrow in the amount of (checks subject to Collection)	\$	50,000
			The initial deposit made payable and delivered to "Escrow Agent" named below		
•			(CHECK ONE): (i) ☐ accompanies offer or (ii) 🛮 is to be made within (if left blank,		
			then 3) days after Effective Date. IF NEITHER BOX IS CHECKED, THEN OPTION (ii)		
			SHALL BE DEEMED SELECTED.		
			Escrow Agent Name: Klein and Klein, LLC	_	
			Address: 40 SE 11th Ave., Ocala, FL 34471 Phone: 352-732-7750 Email: randy@kleinandkleinpa.com Fax:	_	
		/l= \	Email: randy@kieinandkieinpa.com Fax:	-	
		(a)	Additional deposit to be delivered to Escrow Agent within (if left blank, then 10	<i>(</i>	
•			days after Effective Date	Þ	
			Financing: Express as a dollar amount or percentage ("Loan Amount") see Paragraph 8		
		. ,			
		(d)	Other: Balance to close (not including Buyer's closing costs, prepaids and prorations) by wire	\$	
		(e)	balance to close (not including Buyer's closing costs, prepaids and prorations) by wire	φ	1,250,000
	2	TINE	transfer or other Collected funds (See STANDARD S)	\$	1,230,000
	3.		E FOR ACCEPTANCE OF OFFER AND COUNTER-OFFERS; EFFECTIVE DATE:	ioo on	or before
		(a)	If not signed by Buyer and Seller, and an executed copy delivered to all part		
			February 23, 2024 , this offer shall be deemed withdrawn and the Deposit, if any, s		
			Buyer. Unless otherwise stated, time for acceptance of any counter-offers shall be within 2 the counter-offer is delivered.	uays al	iei iiie day
			The effective date of this Contract shall be the date when the last one of the Buyer and S	aller had	e sianed or
			initialed and delivered this offer or final counter-offer ("Effective Date").	clici IIds	s signed of
	4		DSING; CLOSING DATE: The closing of this transaction shall occur when all funds requi	ired for a	closing are
	7.		eived by Closing Agent and Collected pursuant to STANDARD S and all closing docume		
			ished by each party pursuant to this Contract are delivered ("Closing"). Unless modified by		
			The state of the s	221 PI	2 / 2 / 2 / 2 / 2 / 2 / 2 / 2 / 2 / 2 /
				(10)	
	Buye	er's In	itials Page 1 of 13 Seller's Initials	tUD1	
	- ·		The state of the s		

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53 *		this Contract, the Closing shall occur on10 days after court approval ("Closing Date"), at the time
54		established by the Closing Agent.
55	5.	EXTENSION OF CLOSING DATE:
56		(a) In the event Closing funds from Buyer's lender(s) are not available on Closing Date due to Consumer Financial
57		Protection Bureau Closing Disclosure delivery requirements ("CFPB Requirements"), if Paragraph 8(b) is
58		checked, Loan Approval has been obtained, and lender's underwriting is complete, then Closing Date shall be
59		extended for such period necessary to satisfy CFPB Requirements, provided such period shall not exceed 7
60		days.
61		(b) If an event constituting "Force Majeure" causes services essential for Closing to be unavailable, including the
62		unavailability of utilities or issuance of hazard, wind, flood or homeowners' insurance, Closing Date shall be
63		extended as provided in STANDARD G.
64	6	OCCUPANCY AND POSSESSION:
65	٥.	(a) Unless Paragraph 6(b) is checked, Seller shall, at Closing, deliver occupancy and possession of the Property
66		to Buyer free of tenants, occupants and future tenancies. Also, at Closing, Seller shall have removed all
67		personal items and trash from the Property and shall deliver all keys, garage door openers, access devices and
68		codes, as applicable, to Buyer. If occupancy is to be delivered before Closing, Buyer assumes all risks of loss
69		to the Property from date of occupancy, shall be responsible and liable for maintenance from that date, and
70		shall have accepted the Property in its existing condition as of time of taking occupancy, see Rider T PRE-
71		CLOSING OCCUPANCY BY BUYER.
72		(b) CHECK IF PROPERTY IS SUBJECT TO LEASE(S) OR OCCUPANCY AFTER CLOSING. If Property is
73		subject to a lease(s) or any occupancy agreements (including seasonal and short-term vacation rentals) after
74		Closing or is intended to be rented or occupied by third parties beyond Closing, the facts and terms thereof
75		shall be disclosed in writing by Seller to Buyer and copies of the written lease(s) shall be delivered to Buyer, all
76		within 5 days after Effective Date. If Buyer determines, in Buyer's sole discretion, that the lease(s) or terms of
77		occupancy are not acceptable to Buyer, Buyer may terminate this Contract by delivery of written notice of such
78		election to Seller within 5 days after receipt of the above items from Seller, and Buyer shall be refunded the
79		Deposit thereby releasing Buyer and Seller from all further obligations under this Contract. Estoppel Letter(s)
80		and Seller's affidavit shall be provided pursuant to STANDARD D, except that tenant Estoppel Letters shall not
81		be required on seasonal or short-term vacation rentals. If Property is intended to be occupied by Seller after
82		Closing, see Rider U POST-CLOSING OCCUPANCY BY SELLER.
83 *	7.	ASSIGNABILITY: (CHECK ONE): Buyer ☐ may assign and thereby be released from any further liability under
84 *		this Contract; ☐ may assign but not be released from liability under this Contract; or X may not assign this Contract.
85		IF NO BOX IS CHECKED, THEN BUYER MAY NOT ASSIGN THIS CONTRACT.
86		FINANCING
	•	
87	8.	FINANCING:
88 *		(a) This is a cash transaction with no financing contingency.
89 *		(b) This Contract is contingent upon, within (if left blank, then 30) days after Effective Date ("Loan
90 *		Approval Period"): (1) Buyer obtaining approval of a conventional FHA VA or other describe) metrogen loop for purchase of the Property for a (CHECK CNE).
91 *		(describe) mortgage loan for purchase of the Property for a (CHECK ONE): fixed, adjustable, fixed or
92*		adjustable rate in the Loan Amount (See Paragraph 2(c)), at an initial interest rate not to exceed % (if left blank then 20)
93*		blank, then prevailing rate based upon Buyer's creditworthiness), and for a term of(if left blank, then 30) years ("Financing"); and (2) Buyer's mortgage broker or lender having received an appraisal or alternative valuation
94		of the Property satisfactory to lender, if either is required by lender, which is sufficient to meet the terms required
95		for lender to provide Financing for Buyer and proceed to Closing ("Appraisal").
96 97 *		(i) Buyer shall make application for Financing within (if left blank, then 5) days after Effective Date
98		and use good faith and diligent effort to obtain approval of a loan meeting the Financing and Appraisal terms of
		Paragraph 8(b)(1) and (2), above, ("Loan Approval") within the Loan Approval Period and, thereafter, to close this
99 100		Contract. Loan Approval which requires Buyer to sell other real property shall not be considered Loan Approval
100		unless Rider V is attached.
101		
102		Buyer's failure to use good faith and diligent effort to obtain Loan Approval during the Loan Approval Period shall
103		be considered a default under the terms of this Contract. For purposes of this provision, "diligent effort" includes,
104		but is not limited to, timely furnishing all documents and information required by Buyer's mortgage broker and lender
105		and paying for Appraisal and other fees and charges in connection with Buyer's application for Financing.
106		(ii) Buyer shall, upon written request, keep Seller and Broker fully informed about the status of Buyer's
407		mortgage loan application, loan processing, appraisal, and Loan Approval, including any Property related conditions
107		of Loan Approval. Buyer authorizes Buyer's mortgage broker, lender, and Closing Agent to disclose such status

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and progress and release preliminary and finally executed closing disclosures and settlement statements, as appropriate and allowed, to Seller and Broker.

- (iii) If within the Loan Approval Period, Buyer obtains Loan Approval, Buyer shall notify Seller of same in writing prior to expiration of the Loan Approval Period; or, if Buyer is unable to obtain Loan Approval within Loan Approval Period but Buyer is satisfied with Buyer's ability to obtain Loan Approval and proceed to Closing, Buyer shall deliver written notice to Seller confirming same, prior to the expiration of the Loan Approval Period.
- (iv) If Buyer is unable to obtain Loan Approval within the Loan Approval Period, or cannot timely meet the terms of Loan Approval, all after the exercise of good faith and diligent effort, Buyer may terminate this Contract by delivering written notice of termination to Seller prior to expiration of the Loan Approval Period; whereupon, provided Buyer is not in default under the terms of this Contract, Buyer shall be refunded the Deposit thereby releasing Buyer and Seller from all further obligations under this Contract.
- (v) If Buyer fails to timely deliver any written notice provided for in Paragraph 8(b)(iii) or (iv), above, to Seller prior to expiration of the Loan Approval Period, then Buyer shall proceed forward with this Contract as though Paragraph 8(a), above, had been checked as of the Effective Date; provided, however, Seller may elect to terminate this Contract by delivering written notice of termination to Buyer within 3 days after expiration of the Loan Approval Period and, provided Buyer is not in default under the terms of this Contract, Buyer shall be refunded the Deposit thereby releasing Buyer and Seller from all further obligations under this Contract.
- (vi) If Buyer has timely provided either written notice provided for in Paragraph 8b(iii), above, and Buyer thereafter fails to close this Contract, the Deposit shall be paid to Seller unless failure to close is due to: (1) Seller's default or inability to satisfy other contingencies of this Contract; or (2) Property related conditions of the Loan Approval (specifically excluding the Appraisal valuation) have not been met unless such conditions are waived by other provisions of this Contract; in which event(s) the Buyer shall be refunded the Deposit, thereby releasing Buyer and Seller from all further obligations under this Contract.
- (c) Assumption of existing mortgage (see Rider D for terms).
- (d) Purchase money note and mortgage to Seller (see Rider C for terms).

CLOSING COSTS. FEES AND CHARGES

CLOSING COSTS; TITLE INSURANCE; SURVEY; HOME WARRANTY; SPECIAL ASSESSMENTS:

(a) COSTS TO BE PAID BY SELLER:

- Documentary stamp taxes and surtax on deed, if any
- Owner's Policy and Charges (if Paragraph 9(c)(i) is checked)
- Title search charges (if Paragraph 9(c)(iii) is checked)
- Municipal lien search (if Paragraph 9(c)(i) or (iii) is checked) Charges for FIRPTA withholding and reporting
- HOA/Condominium Association estoppel fees
- Recording and other fees needed to cure title
- · Seller's attorneys' fees
- Other:

If, prior to Closing, Seller is unable to meet the AS IS Maintenance Requirement as required by Paragraph 11, a sum equal to 125% of estimated costs to meet the AS IS Maintenance Requirement shall be escrowed at Closing. If actual costs to meet the AS IS Maintenance Requirement exceed escrowed amount, Seller shall pay such actual costs. Any unused portion of escrowed amount(s) shall be returned to Seller.

(b) COSTS TO BE PAID BY BUYER:

- Taxes and recording fees on notes and mortgages
- Recording fees for deed and financing statements
- Owner's Policy and Charges (if Paragraph 9(c)(ii) is checked)
- Survey (and elevation certification, if required)
- · Lender's title policy and endorsements
- HOA/Condominium Association application/transfer fees
- Municipal lien search (if Paragraph 9(c)(ii) is checked)
- Other:

- Loan expenses
- Appraisal fees
- Buyer's Inspections
- Buyer's attorneys' fees
- · All property related insurance
- · Owner's Policy Premium (if Paragraph 9(c)(iii) is checked)

(c)	TITLE EVIDENCE AND INSURANCE: At least (if left blank, then 15, or if Paragraph 8(a) is checked
	then 5) days prior to Closing Date ("Title Evidence Deadline"), a title insurance commitment issued by a Florida
	licensed title insurer, with legible copies of instruments listed as exceptions attached thereto ("Title
	Commitment") and, after Closing, an owner's policy of title insurance (see STANDARD A for terms) shall be
	obtained and delivered to Buyer. If Seller has an owner's policy of title insurance covering the Real Property
	Seller shall furnish a copy to Buyer and Closing Agent within 5 days after Effective Date. The owner's title policy
	premium, title search and closing services (collectively, "Owner's Policy and Charges") shall be paid, as ser
	forth below. The title insurance premium charges for the owner's policy and any lender's policy will be calculated
	and allocated in accordance with Florida law, but may be reported differently on certain federally mandated
	closing disclosures and other closing documents. For purposes of this Contract "municipal lien search" means a

Seller's Initials

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Buyer's Initials

204 205		SCLOSURES: RADON GAS: Radon is a naturally occurring radioactive gas that, when it is accumulated in a building ir
203		DISCLOSURES
202		Chapter 189, F.S., which lien(s) or assessment(s) shall be prorated pursuant to STANDARD K.
201		(CDD) pursuant to Chapter 190, F.S., or special assessment(s) imposed by a special district pursuant to
200		This Paragraph 9(f) shall not apply to a special benefit tax lien imposed by a community development district
199		IF NEITHER BOX IS CHECKED, THEN OPTION (a) SHALL BE DEEMED SELECTED.
198		deemed selected for such assessment(s).
197		to be prepaid. For any assessment(s) which the public body does not allow prepayment, OPTION (a) shall be
196 *		(b) Seller shall pay, in full, prior to or at the time of Closing, any assessment(s) allowed by the public body
195		Installments prepaid or due for the year of Closing shall be prorated.
194 *		(a) Seller shall pay installments due prior to Closing and Buyer shall pay installments due after Closing
193		be paid in installments (CHECK ONE):
192		imposed on the Property before Closing. Buyer shall pay all other assessments. If special assessments may
191		improvement which is substantially complete as of Effective Date, but that has not resulted in a lien being
190		ratified before Closing; and (ii) the amount of the public body's most recent estimate or assessment for ar
189	• •	("public body" does not include a Condominium or Homeowner's Association) that are certified, confirmed and
188	(f)	SPECIAL ASSESSMENTS: At Closing, Seller shall pay: (i) the full amount of liens imposed by a public body
187		appliances in the event of breakdown due to normal wear and tear during the agreement's warranty period.
186		warranty plan provides for repair or replacement of many of a home's mechanical systems and major built-ir
185 *	()	at a cost not to exceed \$ A home
184*	(e)	HOME WARRANTY: At Closing, ☐ Buyer ☐ Seller 🗷 N/A shall pay for a home warranty plan issued by
183		Property, a copy shall be furnished to Buyer and Closing Agent within 5 days after Effective Date.
182	(-)	surveyed and certified by a registered Florida surveyor ("Survey"). If Seller has a survey covering the Rea
181	(d)	SURVEY: At least 5 days prior to Closing Date, Buyer may, at Buyer's expense, have the Real Property
180		search ordered or performed by Closing Agent.
179 *		be obligated to pay more than \$ (if left blank, then \$200.00) for abstract continuation or title
178		continuation and premium for Buyer's owner's policy, and if applicable, Buyer's lender's policy. Seller shall not
177		reissue of coverage; (B) tax search; and (C) municipal lien search. Buyer shall obtain and pay for post-Closing
175 * 176		continuation or update of such title evidence, which is acceptable to Buyer's title insurance underwriter for
174 *		furnish a copy of a prior owner's policy of title insurance or other evidence of title and pay fees for: (A) a
173		services related to Buyer's lender's policy, endorsements and loan closing; or [iii) [MIAMI-DADE/BROWARD REGIONAL PROVISION]: Buyer shall designate Closing Agent. Seller shall
172*		(ii) Buyer shall designate Closing Agent and pay for Owner's Policy and Charges and charges for closing
171		provider(s) as Buyer may select; or
170		endorsements and loan closing, which amounts shall be paid by Buyer to Closing Agent or such other
169 *		premium for Buyer's lender's policy and charges for closing services related to the lender's policy
168 *		(i) Seller shall designate Closing Agent and pay for Owner's Policy and Charges, and Buyer shall pay the
167		(CHECK ONE):
166		liens imposed pursuant to Chapters 153, 159 or 170, F.S., in favor of any governmental body, authority or agency.
165		search of records necessary for the owner's policy of title insurance to be issued without exception for unrecorded

- sufficient quantities, may present health risks to persons who are exposed to it over time. Levels of radon that exceed federal and state guidelines have been found in buildings in Florida. Additional information regarding radon and radon testing may be obtained from your county health department.
- (b) PERMITS DISCLOSURE: Except as may have been disclosed by Seller to Buyer in a written disclosure, Seller does not know of any improvements made to the Property which were made without required permits or made pursuant to permits which have not been properly closed or otherwise disposed of pursuant to Section 553.79, F.S. If Seller identifies permits which have not been closed or improvements which were not permitted, then Seller shall promptly deliver to Buyer all plans, written documentation or other information in Seller's possession, knowledge, or control relating to improvements to the Property which are the subject of such open permits or unpermitted improvements.
- (c) MOLD: Mold is naturally occurring and may cause health risks or damage to property. If Buyer is concerned or desires additional information regarding mold, Buyer should contact an appropriate professional.
- (d) FLOOD ZONE; ELEVATION CERTIFICATION: Buyer is advised to verify by elevation certificate which flood zone the Property is in, whether flood insurance is required by Buyer's lender, and what restrictions apply to improving the Property and rebuilding in the event of casualty. If Property is in a "Special Flood Hazard Area"

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- (e) ENERGY BROCHURE: Buyer acknowledges receipt of Florida Energy-Efficiency Rating Information Brochure required by Section 553.996, F.S.
- (f) LEAD-BASED PAINT: If Property includes pre-1978 residential housing, a lead-based paint disclosure is
- (g) HOMEOWNERS' ASSOCIATION/COMMUNITY DISCLOSURE: BUYER SHOULD NOT EXECUTE THIS CONTRACT UNTIL **BUYER** HAS RECEIVED AND **READ** THE **HOMEOWNERS** ASSOCIATION/COMMUNITY DISCLOSURE, IF APPLICABLE.
- (h) PROPERTY TAX DISCLOSURE SUMMARY: BUYER SHOULD NOT RELY ON THE SELLER'S CURRENT PROPERTY TAXES AS THE AMOUNT OF PROPERTY TAXES THAT THE BUYER MAY BE OBLIGATED TO PAY IN THE YEAR SUBSEQUENT TO PURCHASE. A CHANGE OF OWNERSHIP OR PROPERTY IMPROVEMENTS TRIGGERS REASSESSMENTS OF THE PROPERTY THAT COULD RESULT IN HIGHER PROPERTY TAXES. IF YOU HAVE ANY QUESTIONS CONCERNING VALUATION, CONTACT THE COUNTY PROPERTY APPRAISER'S OFFICE FOR INFORMATION.
- (i) FOREIGN INVESTMENT IN REAL PROPERTY TAX ACT ("FIRPTA"): Seller shall inform Buyer in writing if Seller is a "foreign person" as defined by the Foreign Investment in Real Property Tax Act ("FIRPTA"). Buyer and Seller shall comply with FIRPTA, which may require Seller to provide additional cash at Closing. If Seller is not a "foreign person", Seller can provide Buyer, at or prior to Closing, a certification of non-foreign status, under penalties of perjury, to inform Buyer and Closing Agent that no withholding is required. See STANDARD V for further information pertaining to FIRPTA. Buyer and Seller are advised to seek legal counsel and tax advice regarding their respective rights, obligations, reporting and withholding requirements pursuant to FIRPTA.
- (j) **SELLER DISCLOSURE:** Seller knows of no facts materially affecting the value of the Real Property which are not readily observable and which have not been disclosed to Buyer. Except as provided for in the preceding sentence, Seller extends and intends no warranty and makes no representation of any type, either express or implied, as to the physical condition or history of the Property. Except as otherwise disclosed in writing Seller has received no written or verbal notice from any governmental entity or agency as to a currently uncorrected building, environmental or safety code violation.

PROPERTY MAINTENANCE, CONDITION, INSPECTIONS AND EXAMINATIONS

11. PROPERTY MAINTENANCE: Except for ordinary wear and tear and Casualty Loss, Seller shall maintain the Property, including, but not limited to, lawn, shrubbery, and pool, in the condition existing as of Effective Date ("AS IS Maintenance Requirement"). See Paragraph 9(a) for escrow procedures, if applicable.

12. PROPERTY INSPECTION; RIGHT TO CANCEL:

(a) PROPERTY INSPECTIONS AND RIGHT TO CANCEL: Buyer shall have ___0__ (if left blank, then 15) days after Effective Date ("Inspection Period") within which to have such inspections of the Property performed as Buyer shall desire during the Inspection Period. If Buyer determines, in Buyer's sole discretion, that the Property is not acceptable to Buyer, Buyer may terminate this Contract by delivering written notice of such election to Seller prior to expiration of Inspection Period. If Buyer timely terminates this Contract, the Deposit paid shall be returned to Buyer, thereupon, Buyer and Seller shall be released of all further obligations under this Contract; however, Buyer shall be responsible for prompt payment for such inspections, for repair of damage to, and restoration of, the Property resulting from such inspections, and shall provide Seller with paid receipts for all work done on the Property (the preceding provision shall survive termination of this Contract). Unless Buyer exercises the right to terminate granted herein, Buyer accepts the physical condition of the Property and any violation of governmental, building, environmental, and safety codes, restrictions, or requirements, but subject to Seller's continuing AS IS Maintenance Requirement, and Buyer shall be responsible for any and all repairs and improvements required by Buyer's lender.

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- (b) **WALK-THROUGH INSPECTION/RE-INSPECTION:** On the day prior to Closing Date, or on Closing Date prior to time of Closing, as specified by Buyer, Buyer or Buyer's representative may perform a walk-through (and follow-up walk-through, if necessary) inspection of the Property solely to confirm that all items of Personal Property are on the Property and to verify that Seller has maintained the Property as required by the AS IS Maintenance Requirement and has met all other contractual obligations.
- (c) SELLER ASSISTANCE AND COOPERATION IN CLOSE-OUT OF BUILDING PERMITS: If Buyer's inspection of the Property identifies open or needed building permits, then Seller shall promptly deliver to Buyer all plans, written documentation or other information in Seller's possession, knowledge, or control relating to improvements to the Property which are the subject of such open or needed permits, and shall promptly cooperate in good faith with Buyer's efforts to obtain estimates of repairs or other work necessary to resolve such permit issues. Seller's obligation to cooperate shall include Seller's execution of necessary authorizations, consents, or other documents necessary for Buyer to conduct inspections and have estimates of such repairs or work prepared, but in fulfilling such obligation, Seller shall not be required to expend, or become obligated to expend, any money.
- (d) ASSIGNMENT OF REPAIR AND TREATMENT CONTRACTS AND WARRANTIES: At Buyer's option and cost, Seller will, at Closing, assign all assignable repair, treatment and maintenance contracts and warranties to Buyer.

ESCROW AGENT AND BROKER

- 13. ESCROW AGENT: Any Closing Agent or Escrow Agent (collectively "Agent") receiving the Deposit, other funds and other items is authorized, and agrees by acceptance of them, to deposit them promptly, hold same in escrow within the State of Florida and, subject to Collection, disburse them in accordance with terms and conditions of this Contract. Failure of funds to become Collected shall not excuse Buyer's performance. When conflicting demands for the Deposit are received, or Agent has a good faith doubt as to entitlement to the Deposit, Agent may take such actions permitted by this Paragraph 13, as Agent deems advisable. If in doubt as to Agent's duties or liabilities under this Contract, Agent may, at Agent's option, continue to hold the subject matter of the escrow until the parties agree to its disbursement or until a final judgment of a court of competent jurisdiction shall determine the rights of the parties, or Agent may deposit same with the clerk of the circuit court having jurisdiction of the dispute. An attorney who represents a party and also acts as Agent may represent such party in such action. Upon notifying all parties concerned of such action, all liability on the part of Agent shall fully terminate, except to the extent of accounting for any items previously delivered out of escrow. If a licensed real estate broker, Agent will comply with provisions of Chapter 475, F.S., as amended and FREC rules to timely resolve escrow disputes through mediation, arbitration, interpleader or an escrow disbursement order.
 - In any proceeding between Buyer and Seller wherein Agent is made a party because of acting as Agent hereunder, or in any proceeding where Agent interpleads the subject matter of the escrow, Agent shall recover reasonable attorney's fees and costs incurred, to be paid pursuant to court order out of the escrowed funds or equivalent. Agent shall not be liable to any party or person for mis-delivery of any escrowed items, unless such mis-delivery is due to Agent's willful breach of this Contract or Agent's gross negligence. This Paragraph 13 shall survive Closing or termination of this Contract.
- 14. PROFESSIONAL ADVICE; BROKER LIABILITY: Broker advises Buyer and Seller to verify Property condition, square footage, and all other facts and representations made pursuant to this Contract and to consult appropriate professionals for legal, tax, environmental, and other specialized advice concerning matters affecting the Property and the transaction contemplated by this Contract. Broker represents to Buyer that Broker does not reside on the Property and that all representations (oral, written or otherwise) by Broker are based on Seller representations or public records. BUYER AGREES TO RELY SOLELY ON SELLER, PROFESSIONAL INSPECTORS AND GOVERNMENTAL AGENCIES FOR VERIFICATION OF PROPERTY CONDITION, SQUARE FOOTAGE AND FACTS THAT MATERIALLY AFFECT PROPERTY VALUE AND NOT ON THE REPRESENTATIONS (ORAL, WRITTEN OR OTHERWISE) OF BROKER. Buyer and Seller (individually, the "Indemnifying Party") each individually indemnifies, holds harmless, and releases Broker and Broker's officers, directors, agents and employees from all liability for loss or damage, including all costs and expenses, and reasonable attorney's fees at all levels, suffered or incurred by Broker and Broker's officers, directors, agents and employees in connection with or arising from claims, demands or causes of action instituted by Buyer or Seller based on: (i) inaccuracy of information provided by the Indemnifying Party or from public records; (ii) Indemnifying Party's misstatement(s) or failure to perform contractual obligations; (iii) Broker's performance, at Indemnifying Party's request, of any task beyond the scope of services regulated by Chapter 475, F.S., as amended, including Broker's referral, recommendation or retention of any vendor for, or on behalf of, Indemnifying Party; (iv) products or services provided by any such vendor for, or on behalf of, Indemnifying Party; and (v) expenses incurred by any such vendor.

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Buyer and Seller each assumes full responsibility for selecting and compensating their respective vendors and paying their other costs under this Contract whether or not this transaction closes. This Paragraph 14 will not relieve Broker of statutory obligations under Chapter 475, F.S., as amended. For purposes of this Paragraph 14, Broker will be treated as a party to this Contract. This Paragraph 14 shall survive Closing or termination of this Contract.

DEFAULT AND DISPUTE RESOLUTION

15. DEFAULT:

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- (a) BUYER DEFAULT: If Buyer fails, neglects or refuses to perform Buyer's obligations under this Contract, including payment of the Deposit, within the time(s) specified, Seller may elect to recover and retain the Deposit for the account of Seller as agreed upon liquidated damages, consideration for execution of this Contract, and in full settlement of any claims, whereupon Buyer and Seller shall be relieved from all further obligations under this Contract, or Seller, at Seller's option, may, pursuant to Paragraph 16, proceed in equity to enforce Seller's rights under this Contract. The portion of the Deposit, if any, paid to Listing Broker upon default by Buyer, shall be split equally between Listing Broker and Cooperating Broker; provided however, Cooperating Broker's share shall not be greater than the commission amount Listing Broker had agreed to pay to Cooperating Broker.
- (b) **SELLER DEFAULT**: If for any reason other than failure of Seller to make Seller's title marketable after reasonable diligent effort, Seller fails, neglects or refuses to perform Seller's obligations under this Contract, Buyer may elect to receive return of Buyer's Deposit without thereby waiving any action for damages resulting from Seller's breach, and, pursuant to Paragraph 16, may seek to recover such damages or seek specific performance.

This Paragraph 15 shall survive Closing or termination of this Contract.

- 16. DISPUTE RESOLUTION: Unresolved controversies, claims and other matters in question between Buyer and Seller arising out of, or relating to, this Contract or its breach, enforcement or interpretation ("Dispute") will be settled as follows:
 - (a) Buyer and Seller will have 10 days after the date conflicting demands for the Deposit are made to attempt to resolve such Dispute, failing which, Buyer and Seller shall submit such Dispute to mediation under Paragraph 16(b).
 - (b) Buyer and Seller shall attempt to settle Disputes in an amicable manner through mediation pursuant to Florida Rules for Certified and Court-Appointed Mediators and Chapter 44, F.S., as amended (the "Mediation Rules"). The mediator must be certified or must have experience in the real estate industry. Injunctive relief may be sought without first complying with this Paragraph 16(b). Disputes not settled pursuant to this Paragraph 16 may be resolved by instituting action in the appropriate court having jurisdiction of the matter. This Paragraph 16 shall survive Closing or termination of this Contract.
- 17. ATTORNEY'S FEES; COSTS: The parties will split equally any mediation fee incurred in any mediation permitted by this Contract, and each party will pay their own costs, expenses and fees, including attorney's fees, incurred in conducting the mediation. In any litigation permitted by this Contract, the prevailing party shall be entitled to recover from the non-prevailing party costs and fees, including reasonable attorney's fees, incurred in conducting the litigation. This Paragraph 17 shall survive Closing or termination of this Contract.

STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS")

18. STANDARDS:

A. TITLE:

(i) TITLE EVIDENCE; RESTRICTIONS; EASEMENTS; LIMITATIONS: Within the time period provided in Paragraph 9(c), the Title Commitment, with legible copies of instruments listed as exceptions attached thereto, shall be issued and delivered to Buyer. The Title Commitment shall set forth those matters to be discharged by Seller at or before Closing and shall provide that, upon recording of the deed to Buyer, an owner's policy of title insurance in the amount of the Purchase Price, shall be issued to Buyer insuring Buyer's marketable title to the Real Property, subject only to the following matters: (a) comprehensive land use plans, zoning, and other land use restrictions, prohibitions and requirements imposed by governmental authority; (b) restrictions and matters appearing on the Plat or otherwise common to the subdivision; (c) outstanding oil, gas and mineral rights of record without right of entry; (d) unplatted public utility easements of record (located contiguous to real property lines and not more than 10 feet in width as to rear or front lines and 7 1/2 feet in width as to side lines); (e) taxes for year of Closing and subsequent years; and (f) assumed mortgages and purchase money mortgages, if any (if additional items, attach addendum); provided, that, none prevent use of Property for RESIDENTIAL PURPOSES. If there exists at Closing any violation of items identified in (b) - (f) above, then the same shall be deemed a title defect. Marketable title shall be determined according to applicable Title Standards adopted by authority of The Florida Bar and in accordance with law.

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STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS") CONTINUED

- (ii) TITLE EXAMINATION: Buyer shall have 5 days after receipt of Title Commitment to examine it and notify Seller in writing specifying defect(s), if any, that render title unmarketable. If Seller provides Title Commitment and it is delivered to Buyer less than 5 days prior to Closing Date, Buyer may extend Closing for up to 5 days after date of receipt to examine same in accordance with this STANDARD A. Seller shall have 30 days ("Cure Period") after receipt of Buyer's notice to take reasonable diligent efforts to remove defects. If Buyer fails to so notify Seller, Buyer shall be deemed to have accepted title as it then is. If Seller cures defects within Cure Period, Seller will deliver written notice to Buyer (with proof of cure acceptable to Buyer and Buyer's attorney) and the parties will close this Contract on Closing Date (or if Closing Date has passed, within 10 days after Buyer's receipt of Seller's notice). If Seller is unable to cure defects within Cure Period, then Buyer may, within 5 days after expiration of Cure Period, deliver written notice to Seller: (a) extending Cure Period for a specified period not to exceed 120 days within which Seller shall continue to use reasonable diligent effort to remove or cure the defects ("Extended Cure Period"); or (b) electing to accept title with existing defects and close this Contract on Closing Date (or if Closing Date has passed, within the earlier of 10 days after end of Extended Cure Period or Buyer's receipt of Seller's notice), or (c) electing to terminate this Contract and receive a refund of the Deposit, thereby releasing Buyer and Seller from all further obligations under this Contract. If after reasonable diligent effort, Seller is unable to timely cure defects, and Buyer does not waive the defects, this Contract shall terminate, and Buyer shall receive a refund of the Deposit, thereby releasing Buyer and Seller from all further obligations under this Contract.
- **B. SURVEY:** If Survey discloses encroachments on the Real Property or that improvements located thereon encroach on setback lines, easements, or lands of others, or violate any restrictions, covenants, or applicable governmental regulations described in STANDARD A (i)(a), (b) or (d) above, Buyer shall deliver written notice of such matters, together with a copy of Survey, to Seller within 5 days after Buyer's receipt of Survey, but no later than Closing. If Buyer timely delivers such notice and Survey to Seller, such matters identified in the notice and Survey shall constitute a title defect, subject to cure obligations of STANDARD A above. If Seller has delivered a prior survey, Seller shall, at Buyer's request, execute an affidavit of "no change" to the Real Property since the preparation of such prior survey, to the extent the affirmations therein are true and correct.
- C. INGRESS AND EGRESS: Seller represents that there is ingress and egress to the Real Property and title to the Real Property is insurable in accordance with STANDARD A without exception for lack of legal right of access. D. LEASE INFORMATION: Seller shall, at least 10 days prior to Closing, furnish to Buyer estoppel letters from tenant(s)/occupant(s) specifying nature and duration of occupancy, rental rates, advanced rent and security deposits paid by tenant(s) or occupant(s)("Estoppel Letter(s)"). If Seller is unable to obtain such Estoppel Letter(s) the same information shall be furnished by Seller to Buyer within that time period in the form of a Seller's affidavit and Buyer may thereafter contact tenant(s) or occupant(s) to confirm such information. If Estoppel Letter(s) or Seller's affidavit, if any, differ materially from Seller's representations and lease(s) provided pursuant to Paragraph 6, or if tenant(s)/occupant(s) fail or refuse to confirm Seller's affidavit, Buyer may deliver written notice to Seller within 5 days after receipt of such information, but no later than 5 days prior to Closing Date, terminating this Contract and receive a refund of the Deposit, thereby releasing Buyer and Seller from all further obligations under this Contract. Seller shall, at Closing, deliver and assign all leases to Buyer who shall assume Seller's obligations thereunder.
- **E. LIENS:** Seller shall furnish to Buyer at Closing an affidavit attesting (i) to the absence of any financing statement, claims of lien or potential lienors known to Seller and (ii) that there have been no improvements or repairs to the Real Property for 90 days immediately preceding Closing Date. If the Real Property has been improved or repaired within that time, Seller shall deliver releases or waivers of construction liens executed by all general contractors, subcontractors, suppliers and materialmen in addition to Seller's lien affidavit setting forth names of all such general contractors, subcontractors, suppliers and materialmen, further affirming that all charges for improvements or repairs which could serve as a basis for a construction lien or a claim for damages have been paid or will be paid at Closing.
- F. TIME: Time is of the essence in this Contract. Calendar days, based on where the Property is located, shall be used in computing time periods. Other than time for acceptance and Effective Date as set forth in Paragraph 3, any time periods provided for or dates specified in this Contract, whether preprinted, handwritten, typewritten or inserted herein, which shall end or occur on a Saturday, Sunday, national legal public holiday (as defined in 5 U.S.C. Sec. 6103(a)), or a day on which a national legal public holiday is observed because it fell on a Saturday or Sunday, shall extend to the next calendar day which is not a Saturday, Sunday, national legal public holiday, or a day on which a national legal public holiday is observed.
- **G. FORCE MAJEURE:** Buyer or Seller shall not be required to exercise or perform any right or obligation under this Contract or be liable to each other for damages so long as performance or non-performance of the right or obligation, or the availability of services, insurance, or required approvals essential to Closing, is disrupted, delayed,

STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS") CONTINUED

caused or prevented by a Force Majeure event. "Force Majeure" means: hurricanes, floods, extreme weather, earthquakes, fires, or other acts of God, unusual transportation delays, wars, insurrections, civil unrest, or acts of terrorism, governmental actions and mandates, government shut downs, epidemics, or pandemics, which, by exercise of reasonable diligent effort, the non-performing party is unable in whole or in part to prevent or overcome. The Force Majeure event will be deemed to have begun on the first day the effect of the Force Majeure prevents performance, non-performance, or the availability of services, insurance or required approvals essential to Closing. All time periods affected by the Force Majeure event, including Closing Date, will be extended a reasonable time up to 7 days after the Force Majeure event no longer prevents performance under this Contract; provided, however, if such Force Majeure event continues to prevent performance under this Contract more than 30 days beyond Closing Date, then either party may terminate this Contract by delivering written notice to the other and the Deposit shall be refunded to Buyer, thereby releasing Buyer and Seller from all further obligations under this Contract.

H. CONVEYANCE: Seller shall convey marketable title to the Real Property by statutory warranty, trustee's, personal representative's, or guardian's deed, as appropriate to the status of Seller, subject only to matters described in STANDARD A and those accepted by Buyer. Personal Property shall, at request of Buyer, be transferred by absolute bill of sale with warranty of title, subject only to such matters as may be provided for in this Contract.

CLOSING LOCATION; DOCUMENTS; AND PROCEDURE:

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- (i) **LOCATION:** Closing will be conducted by the attorney or other closing agent ("Closing Agent") designated by the party paying for the owner's policy of title insurance and will take place in the county where the Real Property is located at the office of the Closing Agent, or at such other location agreed to by the parties. If there is no title insurance, Seller will designate Closing Agent. Closing may be conducted by mail, overnight courier, or electronic means.
- (ii) CLOSING DOCUMENTS: Seller shall at or prior to Closing, execute and deliver, as applicable, deed, bill of sale, certificate(s) of title or other documents necessary to transfer title to the Property, construction lien affidavit(s), owner's possession and no lien affidavit(s), and assignment(s) of leases. Seller shall provide Buyer with paid receipts for all work done on the Property pursuant to this Contract. Buyer shall furnish and pay for, as applicable, the survey, flood elevation certification, and documents required by Buyer's lender.
- (iii) FinCEN GTO REPORTING OBLIGATION. If Closing Agent is required to comply with a U.S. Treasury Department's Financial Crimes Enforcement Network ("FinCEN") Geographic Targeting Order ("GTO"), then Buyer shall provide Closing Agent with essential information and documentation related to Buyer and its Beneficial Owners, including photo identification, and related to the transaction contemplated by this Contract which are required to complete mandatory reporting, including the Currency Transaction Report; and Buyer consents to Closing Agent's collection and report of said information to IRS.
- (iv) PROCEDURE: The deed shall be recorded upon Collection of all closing funds. If the Title Commitment provides insurance against adverse matters pursuant to Section 627.7841, F.S., as amended, the escrow closing procedure required by STANDARD J shall be waived, and Closing Agent shall, subject to Collection of all closing funds, disburse at Closing the brokerage fees to Broker and the net sale proceeds to Seller.
- J. ESCROW CLOSING PROCEDURE: If Title Commitment issued pursuant to Paragraph 9(c) does not provide for insurance against adverse matters as permitted under Section 627.7841, F.S., as amended, the following escrow and closing procedures shall apply: (1) all Closing proceeds shall be held in escrow by the Closing Agent for a period of not more than 10 days after Closing; (2) if Seller's title is rendered unmarketable, through no fault of Buyer, Buyer shall, within the 10 day period, notify Seller in writing of the defect and Seller shall have 30 days from date of receipt of such notification to cure the defect; (3) if Seller fails to timely cure the defect, the Deposit and all Closing funds paid by Buyer shall, within 5 days after written demand by Buyer, be refunded to Buyer and, simultaneously with such repayment, Buyer shall return the Personal Property, vacate the Real Property and reconvey the Property to Seller by special warranty deed and bill of sale; and (4) if Buyer fails to make timely demand for refund of the Deposit, Buyer shall take title as is, waiving all rights against Seller as to any intervening defect except as may be available to Buyer by virtue of warranties contained in the deed or bill of sale.
- K. PRORATIONS: CREDITS: The following recurring items will be made current (if applicable) and prorated as of the day prior to Closing Date, or date of occupancy if occupancy occurs before Closing Date: real estate taxes (including special benefit tax assessments imposed by a CDD pursuant to Chapter 190, F.S., and assessments imposed by special district(s) pursuant to Chapter 189, F.S.), interest, bonds, association fees, insurance, rents and other expenses of Property. Buyer shall have option of taking over existing policies of insurance, if assumable, in which event premiums shall be prorated. Cash at Closing shall be increased or decreased as may be required by prorations to be made through day prior to Closing. Advance rent and security deposits, if any, will be credited to Buyer. Escrow deposits held by Seller's mortgagee will be paid to Seller. Taxes shall be prorated based on current year's tax. If Closing occurs on a date when current year's millage is not fixed but current year's assessment

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STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS") CONTINUED

is available, taxes will be prorated based upon such assessment and prior year's millage. If current year's assessment is not available, then taxes will be prorated on prior year's tax. If there are completed improvements on the Real Property by January 1st of year of Closing, which improvements were not in existence on January 1st of prior year, then taxes shall be prorated based upon prior year's millage and at an equitable assessment to be agreed upon between the parties, failing which, request shall be made to the County Property Appraiser for an informal assessment taking into account available exemptions. In all cases, due allowance shall be made for the maximum allowable discounts and applicable homestead and other exemptions. A tax proration based on an estimate shall, at either party's request, be readjusted upon receipt of current year's tax bill. This STANDARD K shall survive Closing.

- L. ACCESS TO PROPERTY TO CONDUCT APPRAISALS, INSPECTIONS, AND WALK-THROUGH: Seller shall, upon reasonable notice, provide utilities service and access to Property for appraisals and inspections, including a walk-through (or follow-up walk-through if necessary) prior to Closing.
- **M. RISK OF LOSS:** If, after Effective Date, but before Closing, Property is damaged by fire or other casualty ("Casualty Loss") and cost of restoration (which shall include cost of pruning or removing damaged trees) does not exceed 1.5% of Purchase Price, cost of restoration shall be an obligation of Seller and Closing shall proceed pursuant to terms of this Contract. If restoration is not completed as of Closing, a sum equal to 125% of estimated cost to complete restoration (not to exceed 1.5% of Purchase Price) will be escrowed at Closing. If actual cost of restoration exceeds escrowed amount, Seller shall pay such actual costs (but, not in excess of 1.5% of Purchase Price). Any unused portion of escrowed amount shall be returned to Seller. If cost of restoration exceeds 1.5% of Purchase Price, Buyer shall elect to either take Property "as is" together with the 1.5% or receive a refund of the Deposit thereby releasing Buyer and Seller from all further obligations under this Contract. Seller's sole obligation with respect to tree damage by casualty or other natural occurrence shall be cost of pruning or removal.
- **N. 1031 EXCHANGE:** If either Seller or Buyer wish to enter into a like-kind exchange (either simultaneously with Closing or deferred) under Section 1031 of the Internal Revenue Code ("Exchange"), the other party shall cooperate in all reasonable respects to effectuate the Exchange, including execution of documents; provided, however, cooperating party shall incur no liability or expense related to the Exchange, and Closing shall not be contingent upon, nor extended or delayed by, such Exchange.
- O. CONTRACT NOT RECORDABLE; PERSONS BOUND; NOTICE; DELIVERY; COPIES; CONTRACT EXECUTION: Neither this Contract nor any notice of it shall be recorded in any public or official records. This Contract shall be binding on, and inure to the benefit of, the parties and their respective heirs or successors in interest. Whenever the context permits, singular shall include plural and one gender shall include all. Notice and delivery given by or to the attorney or broker (including such broker's real estate licensee) representing any party shall be as effective as if given by or to that party. All notices must be in writing and may only be made by mail, facsimile transmission, personal delivery or email. A facsimile or electronic copy of this Contract and any signatures hereon shall be considered for all purposes as an original. This Contract may be executed by use of electronic signatures, as determined by Florida's Electronic Signature Act and other applicable laws.
- **P. INTEGRATION; MODIFICATION:** This Contract contains the full and complete understanding and agreement of Buyer and Seller with respect to the transaction contemplated by this Contract and no prior agreements or representations shall be binding upon Buyer or Seller unless included in this Contract. No modification to or change in this Contract shall be valid or binding upon Buyer or Seller unless in writing and executed by the parties intended to be bound by it.
- **Q. WAIVER:** Failure of Buyer or Seller to insist on compliance with, or strict performance of, any provision of this Contract, or to take advantage of any right under this Contract, shall not constitute a waiver of other provisions or rights.
- **R. RIDERS; ADDENDA; TYPEWRITTEN OR HANDWRITTEN PROVISIONS:** Riders, addenda, and typewritten or handwritten provisions shall control all printed provisions of this Contract in conflict with them.
- **S. COLLECTION or COLLECTED:** "Collection" or "Collected" means any checks tendered or received, including Deposits, have become actually and finally collected and deposited in the account of Escrow Agent or Closing Agent. Closing and disbursement of funds and delivery of closing documents may be delayed by Closing Agent until such amounts have been Collected in Closing Agent's accounts.
- T. RESERVED.

- **U. APPLICABLE LAW AND VENUE:** This Contract shall be construed in accordance with the laws of the State of Florida and venue for resolution of all disputes, whether by mediation, arbitration or litigation, shall lie in the county where the Real Property is located.
- V. FIRPTA TAX WITHHOLDING: If a seller of U.S. real property is a "foreign person" as defined by FIRPTA, Section 1445 of the Internal Revenue Code ("Code") requires the buyer of the real property to withhold up to 15% of the amount realized by the seller on the transfer and remit the withheld amount to the Internal Revenue Service

STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS") CONTINUED

(IRS) unless an exemption to the required withholding applies or the seller has obtained a Withholding Certificate from the IRS authorizing a reduced amount of withholding.

- (i) No withholding is required under Section 1445 of the Code if the Seller is not a "foreign person". Seller can provide proof of non-foreign status to Buyer by delivery of written certification signed under penalties of perjury, stating that Seller is not a foreign person and containing Seller's name, U.S. taxpayer identification number and home address (or office address, in the case of an entity), as provided for in 26 CFR 1.1445-2(b). Otherwise, Buyer shall withhold the applicable percentage of the amount realized by Seller on the transfer and timely remit said funds to the IRS.
- (ii) If Seller is a foreign person and has received a Withholding Certificate from the IRS which provides for reduced or eliminated withholding in this transaction and provides same to Buyer by Closing, then Buyer shall withhold the reduced sum required, if any, and timely remit said funds to the IRS.
- (iii) If prior to Closing Seller has submitted a completed application to the IRS for a Withholding Certificate and has provided to Buyer the notice required by 26 CFR 1.1445-1(c) (2)(i)(B) but no Withholding Certificate has been received as of Closing, Buyer shall, at Closing, withhold the applicable percentage of the amount realized by Seller on the transfer and, at Buyer's option, either (a) timely remit the withheld funds to the IRS or (b) place the funds in escrow, at Seller's expense, with an escrow agent selected by Buyer and pursuant to terms negotiated by the parties, to be subsequently disbursed in accordance with the Withholding Certificate issued by the IRS or remitted directly to the IRS if the Seller's application is rejected or upon terms set forth in the escrow agreement.
- (iv) In the event the net proceeds due Seller are not sufficient to meet the withholding requirement(s) in this transaction, Seller shall deliver to Buyer, at Closing, the additional Collected funds necessary to satisfy the applicable requirement and thereafter Buyer shall timely remit said funds to the IRS or escrow the funds for disbursement in accordance with the final determination of the IRS, as applicable.
- (v) Upon remitting funds to the IRS pursuant to this STANDARD, Buyer shall provide Seller copies of IRS Forms 8288 and 8288-A, as filed.

W. RESERVED

X. BUYER WAIVER OF CLAIMS: To the extent permitted by law, Buyer waives any claims against Seller and against any real estate licensee involved in the negotiation of this Contract for any damage or defects pertaining to the physical condition of the Property that may exist at Closing of this Contract and be subsequently discovered by the Buyer or anyone claiming by, through, under or against the Buyer. This provision does not relieve Seller's obligation to comply with Paragraph 10(j). This Standard X shall survive Closing.

ADDENDA AND ADDITIONAL TERMS

☐ B. Homeowners' Assn. ☐ N. Coastal Construction Control ☐ Y. Seller's Attorned	DA: The following additional terms are included in the attached addenda or riders and incorporated int (Check if applicable):	o this
□ D. Mortgage Assumption □ O. Insulation Disclosure □ AA. Licensee Program Licen	neowners' Assn. er Financing tgage Assumption V/A Financing raisal Contingency rt Sale neowners/Flood Ins. ERRVED D. Coastal Construction Control Line Line D. Insulation Disclosure P. Lead Paint Disclosure (Pre-1978) D. Housing for Older Persons D. Housing for Older Persons D. Lease Purchase/ Lease Option Disclosure Disclosure Disclosure DD. Seasonal/Vacation Renta	

Seller's Initials ACD

. ADDITIONAL	TERMS: This Contract between buyer's and sellers is contingent upon Court Approval
process	
in Civil Action	No 6:23-CV-00321 in United States District Court for Western District of Texas Waco
Division.	
<u> </u>	
	COUNTER-OFFER
☐ Seller cour	nters Buyer's offer.
	iters buyer's offer.
	[The remainder of this page is intentionally left blank.
	This Contract continues with Line 612 on Page 13 of 13.]

Buyer's Initials _______ Page 12 of 13 Seller's Initials ______ FloridaRealtors/FloridaBar-ASIS-6x Rev.7/23 © 2023 Florida Realtors® and The Florida Bar. All rights reserved. ____

THIS IS INTENDED TO BE A LEGALLY BINDING CONTRACT. IF NOT FULLY UNDERSTOOD, SEEK THE ADVICE OF AN ATTORNEY PRIOR TO SIGNING.

THIS FORM HAS BEEN APPROVED BY THE FLORIDA REALTORS AND THE FLORIDA BAR.

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Approval of this form by the Florida Realtors and The Florida Bar does not constitute an opinion that any of the terms and conditions in this Contract should be accepted by the parties in a particular transaction. Terms and conditions should be negotiated based upon the respective interests, objectives and bargaining positions of all interested persons.

AN ASTERISK (*) FOLLOWING A LINE NUMBER IN THE MARGIN INDICATES THE LINE CONTAINS A BLANK TO BE COMPLETED.

ATTENTION: SELLER AND BUYER

CONVEYANCES TO FOREIGN BUYERS: Part III of Chapter 692, Sections 692.201 - 692.205, Florida Statutes, 2023 (the "Act"), in part, limits and regulates the sale, purchase and ownership of certain Florida properties by certain buyers who are associated with a "foreign country of concern", namely: the People's Republic of China, the Russian Federation, the Islamic Republic of Iran, the Democratic People's Republic of Korea, the Republic of Cuba, the Venezuelan regime of Nicolás Maduro, or the Syrian Arab Republic. **It is a crime to buy or knowingly sell property in violation of the Act.**

At time of purchase, Buyer must provide a signed Affidavit which complies with the requirements of the Act. Seller and Buyer are advised to seek legal counsel regarding their respective obligations and liabilities under the Act.

Buyer: Mulip G. Silver	Date: February 20, 20
Buyer:	Date:
Buyer: Seller: Albert C. Black	Date:02/23/2024
Seller:	Date:
Buyer's address for purposes of notice	Seller's address for purposes of notice
BROKER: Listing and Cooperating Brokers, if a	ny, named below (collectively, "Broker"), are the only Bro
entitled to compensation in connection with this	Contract. Instruction to Closing Agent: Seller and Buyer d
entitled to compensation in connection with this Closing Agent to disburse at Closing the full amount	Contract. Instruction to Closing Agent: Seller and Buyer dount of the brokerage fees as specified in separate broke
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